

---

# WOMEN IN AND THE ECONOMY

---

Mapping a Field

2003 REPORT

Karen Abrams Gerber · Amy M. Beacom · Emily L. Palmer

## PREFACE

---

In the spring of 2001, the Winds of Change Foundation brought together 38 nationally accomplished women for an in-depth dialogue and exploration of the future of women and leadership. During the working group's intense discussions, the importance of the economy, the media, and policy change emerged as key areas for further engagement. The seeds that were planted at the working group, as well as many conversations that followed, contributed to the creation of *Women and the Economy: Mapping a Field*.

The Winds of Change Foundation (WCF) is committed to the creation of a healthy and just society in which every individual is valued. Through this research process, we came to understand on a deeper level that such a society depends upon a new national economic agenda that fully values the priorities of women.

With this in mind, 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 research project was designed to identify current trends, innovations, and under-addressed areas in the field of "women and the economy." The 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.

Shamaya Gilo  
President and Founder

Lauri Slavitt, Esq.  
Executive Director



# ACKNOWLEDGMENTS

---

We would like to thank all of the interviewees who so generously gave of their time and shared their experience as well as their insights with us. The commitment, determination, and vision of those working in the field continue to inspire us. (Please see Appendix A for a list of interviewees.)

In addition, we are grateful to the project guides and mentors - Bess Bendet, Kathy Bonk, Barbara Dobkin, Sharon Hadary, Brenda Johnson, Jeff Kuhn, Amanda Macklowe, Harriet Mouchly-Weiss, Barbara Phillips, Linda Tarr-Whelan, and Julie Weeks who helped navigate this project.

We would not have gotten past the first technological hurdle without the support and wizardry of our research assistant and database designer, Allison Smith. Allie also brought a research acumen, ease, and speed that enabled us to move adeptly through a vast field. And a special thanks to our graphic designers, LorieWolf for her creative cover design, and Judy Galloway who provided endless patience and imaginative solutions for our ever-changing process.

A special thanks to our life partners who patiently and lovingly supported us while we disappeared for months.

Lastly, we want to express our appreciation to all of the organizations and those who work in them for helping create a more just, equitable, and humane world. The work you do makes all the difference.

Karen Abrams Gerber

Amy M. Beacom

Emily L. Palmer



# TABLE OF CONTENTS

---

	Page
Introduction . . . . .	1
Women's Economic Advancement in Context . . . . .	2
Women's Economic Advancement Timeline . . . . .	4
Project Scope and Methodology . . . . .	6
Overall Themes from the Field . . . . .	7
Key Findings: A Web of Strategies . . . . .	11
Policy, Advocacy, and Legislative Reform . . . . .	13
Skills Training and Professional Development . . . . .	14
Education, Academia, and Literacy . . . . .	16
Philanthropic Development . . . . .	18
Access to Credit, Capital, and Funding . . . . .	19
Personal Economic Self-Sufficiency for All Women . . . . .	21
Social Change and Institutional Reform . . . . .	22
Results of Surveyed Organizations . . . . .	25
Appendices . . . . .	31
A. Interview and Survey Participants . . . . .	33
B. Interview and Survey Questions . . . . .	35
C. Directory of Surveyed Organizations . . . . .	37
Biographies . . . . .	47



# INTRODUCTION

---

In researching the field of "women and the economy," there was no mutually agreed upon 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

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. Please note that efforts not addressing women in positions of power, or those with access to power, are not represented to their fullest.

*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.

The report is intended to inform the field at large and serve as a base for future interorganizational knowledge-sharing and mobilization. For this purpose an online directory accompanies this report. In addition to providing contact information, the directory locates each organization by strategy area, target audience, and geographic location. It can be accessed through [www.windsofchange.org](http://www.windsofchange.org).

# WOMEN'S ECONOMIC ADVANCEMENT IN CONTEXT

---

"I believe that as women gain true economic power they acquire the means to lead changes in our largest private sector, educational and nonprofit institutions."

-Joline Godfrey,  
CEO of Independent  
Means Inc.

"Women must use the political power we have to give our nation a sense of the priorities we have."

- Betty Friedan, writer, activist,  
and feminist leader,  
quoted in *America's  
Economic Agenda* (2000)

Women hold 73 of the 535 seats (13.6%) in the 108th U.S. Congress - 14 of the 100 seats (14%) in the Senate, and 59 of the 435 seats (13.6%) in the House of Representatives. In addition, three women serve as delegates to the House from Guam, the Virgin Islands, and Washington, D.C.  
- Center for American Women and Politics, CAWP, at Rutgers.  
<http://www.cawp.rutgers.edu/facts/cawpfs.html>

"Sometimes people forget that there are fundamental rights issues that are not being attended to. Who knows that [President] Bush's appointees are undermining affirmative action in employment?"  
-Anne Ladky, Executive Director, Women Employed

To date, no clear boundaries have been set to determine what comprises the field of "Women and the Economy": however, a field does exist. This report attempts to define that field by providing a snapshot of current trends, innovations, and under-addressed areas, and by presenting a comprehensive "web" of strategies to encourage cross-sector dialogue and knowledge-sharing. In this way the mantle of women's economic advancement is named and claimed.

The thousands of organizations working toward the economic advancement of women as well as the pioneering efforts of individual women are essential to secure the economic well-being of the nation. Given the current economic slowdown, now is an essential time to access the largely untapped potential of women to help reinvigorate the nation's economy.

Women's economic advancement in the United States has a history of triumphs and setbacks:

It was exactly one hundred years ago this year, in 1903, that Maggie Lena Walker opened a bank - a clear marker of women's entry into the economic arena. Close to two decades later, in 1920, women fought and won the right to vote.

A muscled and determined Rosie the Riveter entered the workforce in 1942 and in 1945 the U.S. government sent her home. Ten years later, in 1955, women earned an average of 63 cents for every dollar a man earned. Today this gap has decreased only slightly. In 1960, President Kennedy established the President's Council, first chaired by Eleanor Roosevelt, which included the first policy recommendations on women's economic equity issues. This council continued in some form through 1980, when President Reagan closed out official U.S. government activities on women's equality. Despite this setback, throughout the 1980s Affirmative Action ensured that women entered corporate America in record numbers.

In 1972, Title IX, which protects people from discrimination based on sex in education programs or activities that receive federal financial assistance, was passed. The impact on educational institutions was significant, with the number of women entering institutions of higher education more than doubling within only three years of its ratification. (Note: As of the release of this report, Title IX legislation is facing serious threats.) Another important legislative initiative, the

Equal Rights Amendment, first proposed in 1923, which guarantees constitutional protection of equal rights to both sexes, has yet to be ratified at a national level.

In the 1990s, the President's Advisory Committee on Women, dismantled in 1980, was reestablished, and the White House Summit on Women and the Economy took place in 1997. Today, there are more than 9,000,000 female-owned businesses in the U.S. that employ 27.5 million people and generate \$3.6 trillion in sales annually. Women hold more positions of power and influence than ever before in organizations, business, and government.

Meaningful work has been done and many accomplishments have been made over the past one hundred years. Still, it is clear that much work remains to be done when we can still say today that:

- 70% of all women in the U.S. earn less than \$25,000 a year - and less than 2% earn more than \$75,000 a year<sup>1</sup>
- 53% of young, single women live paycheck to paycheck, compared to 42% of young single men<sup>2</sup>
- Only 4% of the top earners at Fortune 500 companies are women, and women fill only 7.3% of the total line positions held by corporate officers<sup>3</sup>
- Approximately one in seven women do not have a retirement account<sup>4</sup> and nearly 12.5% of all women live in poverty<sup>5</sup>

Women's economic advancement is still seen, for the most part, as a special interest issue. A fundamental shift in perception is necessary - one that recognizes women's economic advancement as the critical link needed to build a sustainable economic agenda for the United States.

Women's economic advancement touches every aspect of society and the lives of everyone in it. It will continue to grow as a pressing economic, political, and philanthropic issue well into the twenty-first century.

"It is long past time to fully recognize and make visible the contributions made by women to American society."  
- Senator Mary Landrieu (D.-La.), quoted on the Center for Policy Alternatives website

"A women-led agenda is the best investment in economic success."  
- Aida Alvarez, former Administrator, U.S. Small Business Administration, from *America's Economic Agenda* (2000)

<sup>1</sup> Source: <http://rodriguez.house.gov/issues/labor.asp>.

<sup>2</sup> Source: Women's Institute for a Secure Retirement (WISER), in "Your Future Paycheck: What Women Need to Know About Pay, Social Security, Pensions, Savings, and Investments." See: <http://www.wiser.heinz.org/yfp2002.html>.

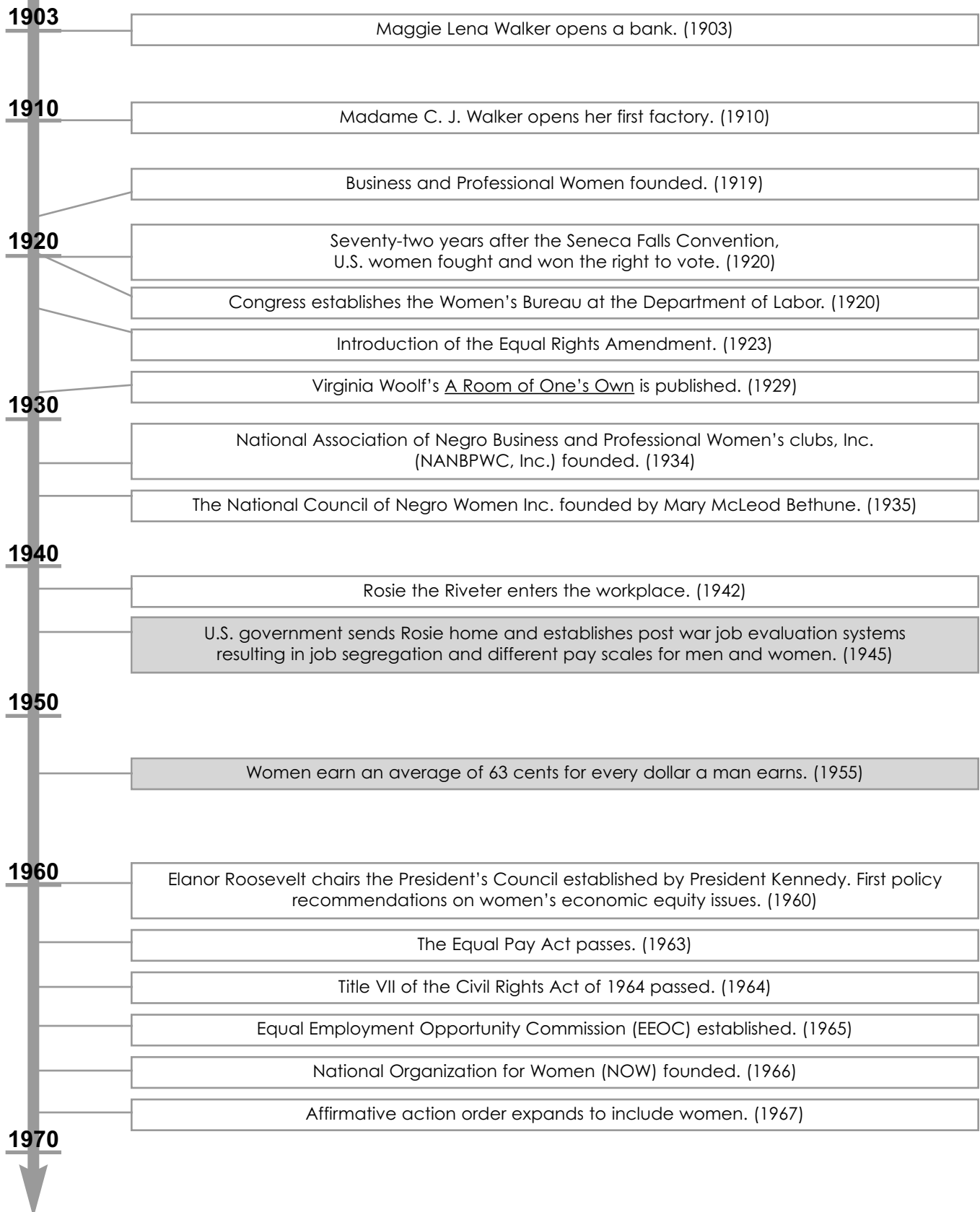
<sup>3</sup> In Women and Diversity WOW! Facts 2002.

<sup>4</sup> In Women and Diversity WOW! Facts 2002.

<sup>5</sup> Source: From U.S. Census Bureau Annual Demographic Survey, March Supplement to the Current Population Survey. See: [http://ferret.bls.census.gov/macro/032001/pov/new01\\_001.htm](http://ferret.bls.census.gov/macro/032001/pov/new01_001.htm).

# WOMEN'S ECONOMIC ADVANCEMENT TIMELINE

*A Sampling of Triumphs and Setbacks 1903-2002*



# WOMEN'S ECONOMIC ADVANCEMENT TIMELINE

*A Sampling of Triumphs and Setbacks 1903-2002*



Thank you to both the Communications Consortium Media Center and to Joline Godfrey, CEO of Independent Means Inc., and author of *No More Frogs to Kiss* and *Raising Financially Fit Kids*, for their input on this timeline.

# PROJECT SCOPE AND METHODOLOGY

---

## Parameters Established by Winds of Change

- U.S. focused and based
- Women not girls (with an eye to 18-35 year olds)
- Emphasis on women in positions of power and emerging women leaders
- Current state of the field
- Identify gaps, opportunities, and innovations

## Guiding Assumptions and Principles

### "Snapshot" in Time

This research is a snapshot that took place over a six-week period. The more than 450 organizations identified represent a sample of the field.

### The Need for Multiple Lenses

Multiple lenses, such as gender, race, ethnicity, age, religion, country of origin, disability/ability, class, culture, and sexuality, are necessary to accurately depict the field. This research does not fully address the intersection of these multiple lenses.

### Lack of Access

Many organizations do not have a web presence or were not mentioned in interviews. Their absence from the database reflects an inability to find them, not the importance of their work.

### Changing the World, Not Fixing Women

Women do not need to be "fixed"; problems within the social and economic systems need to be tackled, and women need additional resources to play key roles in effectively changing their communities and the world.

## Methodology<sup>6</sup>

This study employed several tactics:

- A brief literature review.
- A series of interviews with participants identified through internal and external references.
- A short survey administered via email with organizations identified during the research phase.
- The creation of a database containing all of the organizations found in the research process, categorized in a systematic way to allow the application of quantitative analysis.

---

<sup>6</sup> See appendices for list of interviewees, survey respondents, and questions.

# OVERALL THEMES FROM THE FIELD

---

In this section, a series of ten themes are presented to give context to current issues affecting women's economic advancement. These themes emerged in the research as overarching issues facing the field of women's economic advancement at large. They are drawn directly from a synthesis of over 60 interviews conducted for this report and a survey of more than 450 organizations, as well as other published and statistical information. These themes serve as essential understandings for the key findings that will appear in the subsequent section.

A listing of interviewees and organizations reviewed appears in the appendices. A full directory of surveyed organizations is available both in the appendices section as well as online at [www.windsofchange.org](http://www.windsofchange.org).

## 1. Vast and Compartmentalized Field

---

Thousands of organizations comprise the field of women's economic advancement, providing solutions to the pressing economic issues faced by women and society at large.

- To date, no clear boundaries have been set to determine what comprises the field of women's economic advancement; but, a field does exist. This report attempts to define that field.
- A comprehensive and holistic picture of the field has been lacking.
- The arena of women's economic advancement consists of a wide range of areas (such as poverty alleviation, entrepreneurship, non-traditional jobs for women, and legislative reform for gender equity).
- Often women working on issues of economic advancement in the U.S. are not fully aware of the work being done internationally.
- All of the above circumstances make networking difficult among the full range of those involved.

## 2. Challenges of Limited Resources

---

Insufficient resources are available to support the work.

- The field is funded primarily through small to mid-sized gifts and grants, which creates a feeling of "lifting a few small boats, but not changing the tide."
- Because of limited resources and as operational expenses continue to increase, especially with regard to technological advances, nonprofit organizations are struggling to keep up with costs. This is having a dramatic impact on effective and efficient implementation of missions.

"We looked at how many of the women's funds articulated 'economic opportunity' as one of their top three priorities. We found that the majority did and [beyond that there are] thousands and thousands of organizations doing this work. This was eye-opening."  
-Bess Bendet,  
Executive Director,  
Three Guineas Fund

"[We face] bifurcation with various organizations focusing on women and the professions, entrepreneurial women and small businesses, and women and poverty. Few organizations focus across the board."  
-Janet Jackobsen, Director,  
Barnard College Center for  
Research on Women

Less than 5% of all foundation grants are targeted for women and girls.  
(New Mexico Women's Foundation - in WOW! Facts 2002)

The Equal Rights Amendment still has not passed and the income gap remains - with white women earning 72 cents, African American women earning 64 cents, and Latina women earning 52 cents to the dollar.  
(Based on U.S. Census Bureau, Current Population Survey, March 2001)

Ninety-six percent of Americans said they supported legal protection of women's rights; 82% of them believed those rights were already protected under the United States Constitution. (www.equality2020.org)

Women comprise just 12% of corporate officers and directors and 4% of top earners. (Catalyst)

"Ten of the twenty fastest growing occupations in California will pay an average employee less than \$20,000 a year."  
-Amy B. Dean, Founding Director, Working Partnerships USA

Forty-one percent of black women have household incomes of less than \$30,000, compared with 33% of all women combined.  
(Fannie Mae Foundation and National Council of Negro Women)

"The World Bank now understands that when money is placed in the hands of women, it will create positive change by reaching their children, extended families, and the larger community. Men are more likely to spend funds on things for themselves, such as entertainment in the form of a TV or an evening at the local bar."  
-Sara Gould, Executive Director, Ms. Foundation for Women

### **3. Persistence of Issues of Inequality**

---

The wage gap still exists. The Equal Rights Amendment has yet to pass. Many issues affecting women's economic advancement remain unresolved.

- There is a lack of ongoing, engaged public awareness around women's economic advancement issues.
- Many people assume that these issues have been solved or that change is too difficult, causing them to disengage.

### **4. Impact of Current Economic Environment**

---

The disparity between the two ends of the economic spectrum is increasing with the present economic downturn compounding financial and social problems for women.

- Following current trends, it is predicted that several of the fastest growing industries will not provide the average employee with a living wage.
- There is a growing understanding that the systems (i.e., economic, social, political) rather than the individuals are the problem, but systemic changes are slow to take hold.
- Globalization is having and will continue to have a tremendous impact on the U.S. economy.
- Women's economic advancement is 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, but this idea has been slow to take hold in the United States.

- In the U.S., women's economic advancement continues to be associated primarily with poverty alleviation.
- The success of women entrepreneurs is playing an important role in shifting public and private sector awareness of the contribution of women's economic advancement toward broader community development.

## **6. Do Good or Make Money, but Either Way Keep It Small**

For many women "doing good" and "making money" seem mutually exclusive. This dichotomy limits the scale of their activities.

- Many women harbor a distrust and fear of money that impacts their ability to reach out to economic empowerment programs for support and education.
- Women's economic ventures tend to be on a smaller scale, hence their impact is 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.

- Recognition of women's important and growing role as consumers is having an increased effect on what and how products and ideas enter the market.
- This is resulting in more attention being paid to the necessity of having the full vitality and insight of women's voices at every level of organizations.
- Women are increasingly spearheading projects intended to capitalize on the growing women's market. Visionary organizations are recognizing their importance beyond that limited scope.
- Women are leaving corporations as well as organizations when they bump up against the glass ceiling or are hindered in reaching their full potential.
- When this happens, women are using their knowledge and skills to start their own businesses and organizations.

## **8. Inclusion: A Diversity of Voices and Perspectives**

Leadership, training, and outreach are mentioned as key to the creation of a movement not dominated by white, middle-class, heterosexual women.

- There is an expressed commitment and interest in creating inclusive organizations.
- Women of color, lesbian, bisexual, and transgender women, as well as differently-abled women, have had to develop their own support networks and support organizations as well as raise key issues and concerns usually not voiced by mainstream peers.
- The importance of adapting lessons from the successes of men is recognized - particularly concerning their comfort level with money and ease in developing and utilizing "old boy" networks.

"We get stuck in thinking that we have to keep it small, but it is often more difficult to run a seven-person business than a large organization.... Women struggle in recognizing how big their opportunities could be."  
-Trish Costello, CEO, Kauffman Fellows Program

"A legacy of both religious and social development [in the U.S.] was the understanding that women could make money or do good - and they had to make a choice."  
-Joline Godfrey, CEO of Independent Means Inc.

The women's market consists of two trillion dollars of personal expenditures per year. (Morgan Stanley - in WOW! Facts 2002)

Women influence the purchase of 80% of all consumer goods. (WOW! Facts 2002)

"There aren't enough of those who have their nose to the grindstone being included in the dialogue. People are missing from the conversation."  
-Anne Ladky, Executive Director, Women Employed

"For all the years that we have been working on women's liberation, women's economic mobility, and women's empowerment initiatives in organizations, we have made one major error; we haven't sufficiently engaged men in seeing the imperative for advancing women to achieve greater success."  
-Terry Neese, President and CEO, Women Impacting Public Policy

"[In the 1990s] a consciousness arose that affecting the lives of girls was a vehicle for improving the lives of women."  
-Joline Godfrey,  
CEO of Independent Means Inc.

At Fortune 500 companies, women leaders are leaving organizations at twice the rate of men. Talented top women are leaving corporations at the rate of 1400-1600 per day to start their own businesses or work for competitors. (Women in Leadership and Learning - in *WOW! Facts 2002*)

An absence of women at the top also means there are fewer potential female mentors within the company. This is one of the problems in retaining women. (HR Magazine - in *WOW! Facts 2002*)

"Women in their 50s-60s are still running the organizations. Middle managers aren't going to become executive directors immediately. There are a lot of women in that middle place. [The key is figuring out] how they can best manage up, down, and sideways."  
-Anna Wadia, Director of Program, Ms. Foundation for Women

"I had two close friends with fabulous potential who just gave up and left the field [of women's economic advancement] entirely."  
-Ritu Sharma, Executive Director, Women's Edge

## **9. Pipeline: Programming Throughout the Life Cycle**

---

The idea of a "pipeline" recognizes the importance of continued economic empowerment programs, targeting girls and women across their life cycle.

- The earlier girls and young women are brought into an economic empowerment "pipeline," the greater their level of success.
- There has been a proliferation of printed materials and free online services to assist parents, leaders, and participants who have recognized the importance of starting young.
- Economic literacy programs for girls are increasingly being included as part of the curriculum - from grade school through college.
- Many expressed concern that the potential of the pipeline has not been reached. Reasons cited include programmatic gaps among different age groups and minimal connections across programs.

## **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.
- Among women-led organizations, discussion and strategic planning around succession is still largely taboo and can be compounded by "founder's disease" - the reluctance of the founder to cede responsibility and control.
- Many emerging leaders, when facing such issues, are choosing to leave the field of women's economic advancement entirely.
- Many emerging leaders who remain in the field are initiating their own projects. These new projects often bring innovation to the field but also increased competition for already scarce resources.

## KEY FINDINGS: A WEB OF STRATEGIES

In this section, a series of key findings are presented. 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.). As mentioned in the first overall theme, this categorization has led to a heavily compartmentalized field with limited interaction and insight transferring across its various sectors. In an attempt to reduce the compartmentalization, this report reconceptualizes the field of women's economic advancement into seven "strategy" areas, each of which spans multiple target audiences.

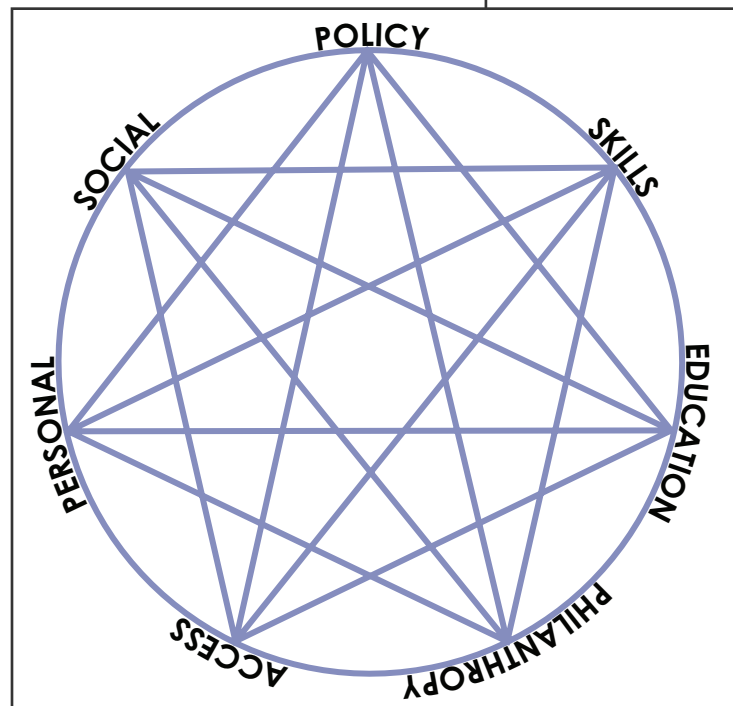
This "Web of Strategies" framework is intended to provide an objective overview to reflect who is participating in the dialogue, where their concentration lies, as well as a means to emphasize the diversity of work being done under the umbrella of "women's economic advancement."

A web emphasizes the highly interconnected and interdependent nature of the field, providing an alternative to a linear or hierarchical interpretation.

These findings are drawn directly from a synthesis of over 60 interviews conducted for this report and the survey of more than 450 organizations, as well as various studies and statistical information.<sup>7</sup>

Each of the seven strategies has three areas:

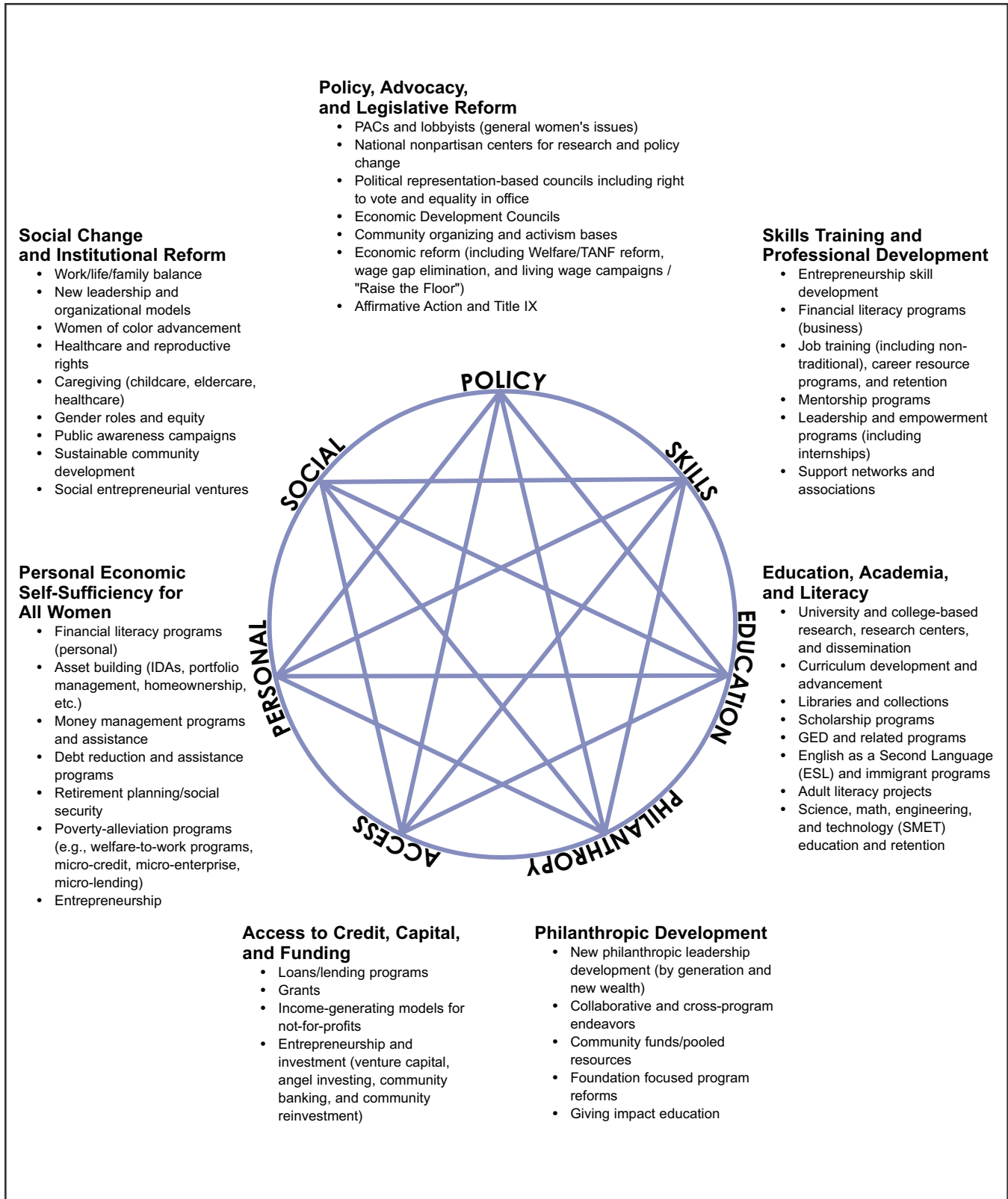
- Findings
- Areas of Opportunity
- Sampling of Innovative Projects<sup>8</sup>



<sup>7</sup> A listing of interviewees and organizations reviewed appears in the appendices. A full directory of surveyed organizations is available online at [www.windsofchange.org](http://www.windsofchange.org).

<sup>8</sup> An appearance in this section is not an endorsement of an organization's work but rather of their innovative ideas. Further, due to space constraints, what is offered here is only a small sampling of many of the innovative projects that were identified during the research process.

# A WEB OF STRATEGIES: Mapping a Field



## Policy, Advocacy, and Legislative Reform

---

### Findings:

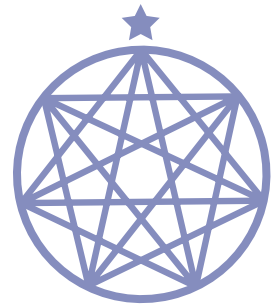
- Impacting legislative policy on local, state, and federal levels was repeatedly identified as one of the most critical components to creating economic opportunity for women.
- Key to policy change is the effective use of the media.
- "In your face" activism has dwindled yet is still considered a necessary component to ensure attention to the issues, access to legislators, and heightened public awareness.
- Historically, research and policy efforts were focused in Washington, D.C., while grassroots organizing and advocacy was at a local level. Today organizations are combining forces as well as creating both research and advocacy capacities within their own organizational structures.

### Areas of Opportunity:

- Increase operational support for policy and advocacy organizations, particularly technology needs, to keep them on the cutting edge of information gathering and dissemination.
- Create public awareness campaigns about the legislative process to reengage women about the importance of active participation beyond the ballot box.
- Effectively link researchers, advocates, and policy makers.
- Provide voter registration support for younger women and those in marginalized communities.

### Sampling of Innovative Projects:

- Initiate effective local-level policy change including mobilizing public information campaigns regarding the GED, successfully pressuring for new testing sites, and writing a curriculum for teachers to effectively prepare students for the test. Note: New welfare reform requires a GED diploma for vocational training; lack of a GED is therefore a key employment barrier. **(Women Employed!)**



"The expansion of political and economic rights by government has given women a legal basis for challenging job discrimination."  
(FamilyDiscussions.com  
- in WOW! Facts 2002)

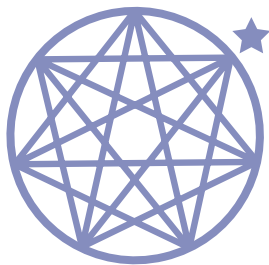
"Everything in life is political or has political overtones. The sooner women grasp that and learn to deal with it effectively, the better."  
-Terry Neese, President and CEO, Women Impacting Public Policy

Women have been the majority of voters in this country since 1964.  
(WOW! Facts 2002)

"Advocacy is fundamental. Research and policy development are vitally important. Policy change requires pushing, pressuring and being persuasive. And there have to be [women] with the analysis, providing the right data to enable the others to walk in there. It never worked to just complain."  
-Anne Ladky, Executive Director, Women Employed

In 1966 two and one-half million women attended college. In 1975, three years after President Nixon signed into law Title IX of the Education Amendment Act, the number of women in college doubled to over five million. In 1979, women college students outnumbered men for the first time in U.S. history. (National Council for Research on Women)

"Change never happens from the top down. Power always yields because it has to."  
-Susan Sarandon



"Lifelong learning is more than just a buzzword, it's a reality to stay abreast of what skills the market needs and wants."  
-Ann Mah, 2002 National President, American Business Women's Association

- Conventions, retreats, and forums remain critical models in the area of policy. Of particular note is the successful practice of bringing together grassroots leaders to network, share best practices, and produce a unifying vision. (**Center for Policy Alternatives - State Issue Forums and Grassroots Retreat**)
- Development of 150-page methodology for social impact assessment of U.S. trade agreements on developing countries, particularly with regard to women and girls. This same methodology can be applied in the United States to analyze the domestic impact of U.S. trade policy. (**Women's Edge**)
- A multi-pronged approach, which includes both research and advocacy within the same organization, alleviates information gathering in a vacuum and encourages the development of strategic alliances. (**Working Partnerships USA**)
- A national-local model with a network of local activists being supported by a national infrastructure that provides chapter members with talking points, sample letters, etc., to effectively and quickly mobilize around policy issues. (**9to5 National Association of Working Women**)
- Produce a journal to reshape how policy issues and economics are understood. Follow up lectures in the community to disseminate the information more broadly. (**International Association of Feminist Economics**)

## Skills Training and Professional Development

---

### Findings:

- Mentoring, networking, and the creation of a "new girls' network" are viewed as 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.
- Harassment and lack of role models contribute to the difficulty of entering, remaining, and advancing in non-traditional jobs.

### Areas of Opportunity:

- Replicate mentoring and protégé program models and make them available to larger populations of women.
- Conduct and disseminate research demonstrating the link between professional development of women and increases in the financial bottom line of businesses and organizations.
- Advocate for increased programs in business schools to address and support the particular issues facing businesswomen.
- Increase career counseling and guidance.

### Sampling of Innovative Projects:

- Professional development programs that prepare executive-level women for positions as CEOs of high-growth companies including three-pronged individualized VC, personal/management, and CEO coaching. (**Forum for Women Entrepreneurs**)
- Internship programs that train the next generation of women policy makers through professional development, networking, and the introduction to role models. (**Women in Public Policy**; see their Women Leaders Internship Program)
- Cultivation of young women social entrepreneurs to create and maintain sustainable, women-led ventures. Provide training and development, access to resources, and networking opportunities. (**Young Women Social Entrepreneurs**)
- Mentorship programs for mid-range entrepreneurs (grossing 3-10 million dollars annually), to help them take their businesses to the next level. Teamed with 2-3 mentors who serve as an ongoing advisory board. (**Committee of 200**; see their Growing Entrepreneurs Mentoring Program)
- Entrepreneurial centers that select their target population to reflect the social, economic, and ethnic diversity of their community. In addition, centers provide services such as an incubator facility, help with loan packaging and negotiation, links to credit resources, and additional benefits upon program completion. (**Renaissance Entrepreneurship Center**)

There are more than 9,000,000 female-owned businesses in the U.S., which employ 27.5 million people and generate \$3.6 trillion in sales annually, up 436% since 1987. (Management Today - in WOW! Facts 2002)

Forty-six percent of women business owners, compared with 37% of men business owners, reported having a mentor or role model who they looked to or drew encouragement from when starting their business. (From NFWBO\* study, 1998, "Paths to Entrepreneurship: New Directions for Women in Business")

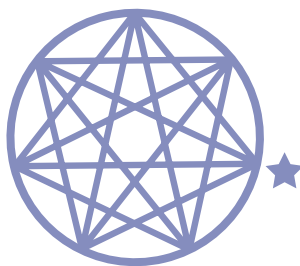
In their business 76% of women entrepreneurs offered at least one policy or practice that was consciously different from one that was in place at a former place of employment. (From NFWBO\* study, 1998, "Paths to Entrepreneurship: New Directions for Women in Business")

Women outperform men in 28 out of 31 skill areas, including meeting deadlines, generating new ideas, and enhancing performance. (Advancing Teamware, Inc. - in WOW! Facts 2002)

"[What's needed is] leadership training from the beginning, more direct support in being a woman leader - particularly for us as women of color, [as well as] media training [to] get our voice out there."  
-Ritu Sharma, Executive Director, Women's Edge

\*NFWBO is now the Center for Women's Business Research

"It is imperative that women entrepreneurs get ahead of the curve on this, and embrace globalization and technology - wireless, videostreaming, eLearning, eCommerce, eGovernment, etc."  
 -Virginia Littlejohn, Founder and Co-Chair, Project Tsunami, Inc.



Girls represent 17% of students taking the Advanced Placement computer science "A" test and less than 10% taking the higher level "AB" test. (American Association of University Women - in WOW! Facts 2002)

"[We need to work on] the feeder system in the sciences and technology. Fewer women are going into these areas now than 20 years ago. Many of these environments are not conducive to women. Much work needs to be done to get women into these fields. Some schools are now focusing on it."  
 -Trish Costello, CEO, Kauffman Fellows Program

- Effective, symbiotic partnerships between comprehensive pre-vocational training programs and federal agencies (such as Department of Public Works) helping women develop skills and find non-traditional jobs, while enabling government contractors to meet the federal requirement of having 6.9% of their employees be women. **(YWCA-National Capital Area)**
- Intensive skills-building and training event for experienced and new activists working to advance women's economic development and economic justice. **(Ms. Foundation, see their Institute for Women's Economic Empowerment)**

## Education, Academia, and Literacy

---

### Findings:

- A number of innovative business schools now have centers dedicated specifically to women and business where research is conducted, findings are shared and disseminated, and women in business are supported and promoted.
- Alternative education methods - e.g., popular education (see Innovative Projects) - are increasingly recognized, accepted, and applied today.
- The numbers of women in school pursuing careers in science, math, engineering, and technology (SMET) continues to be at alarmingly low levels.
- Retention remains an ongoing concern.
- Financial literacy is increasingly being included in the curriculum of all-female schools. This practice has yet to become mainstream.

### Areas of Opportunity:

- Develop feeder programs to recruit and retain women in the SMET fields.
- Grow academic mentorship programs to build role models and broaden career networks and associations.
- Help women's academic centers and programs become the norm rather than the exception.
- Increase access to education opportunities (e.g., GED programs).

### Sampling of Innovative Projects:

- An undergraduate-level program of courses designed to give young women financial tools in basic money management. The program is expected over time to include online courses, outreach to high schools and community colleges, and the development of a think tank devoted to a woman's financial life cycle. (**Smith College**; see their Women's Financial Management Program)
- Using "popular education," which employs democratic and cooperative methods rather than traditional didactic education, to help women and men see themselves as potentially powerful people who can change the social conditions that surround them. (**United for a Fair Economy**)
- Strategic alliances and coalitions between education centers, advocacy organizations, and policy groups to accelerate the cultural adjustment and economic advancement of immigrants. (**Fanm Ayisyen Nan Miyami** and **Upwardly Global**)
- Collaborative and groundbreaking research through academic centers that leads to new initiatives and/or coalitions to target previously under-addressed issues. This kind of synergy brings attention and tremendous resources to these areas of need. (Collaborative among the **Center for the Education of Women** at the University of Michigan, **Catalyst** and **Forté Foundation**)
- Scholarship program for emerging women leaders of color based on leadership skills and demonstrated potential, as well as the individual's contribution to the larger community, not simply standardized means such as grade point averages. (Woodlake Fund of the **Third Wave Foundation**)
- Developing case studies to be used in graduate schools featuring women protagonists. (**Committee of 200** and **Harvard Business School**)
- Creating graduate-level women-focused entrepreneurship programs. (**Babson College**)
- An e-mentoring network for women in engineering and science that offers peer and group mentoring as well as web-based discussion groups. (**MentorNet**)

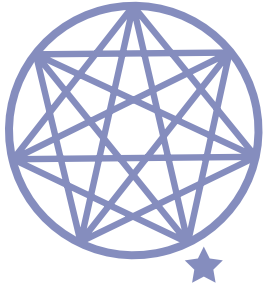
Women graduates cite lack of female role models (56%); incompatibility of careers in business with work/life balance (47%); lack of confidence in math skills (45%); and a lack of encouragement by employer (42%), as barriers they believe steer women away from pursuing an MBA. (Women and the MBA: Gateway to Opportunity - in WOW! Facts 2002)

More than 54% (2.1 million) of all adults enrolled in basic education were women, with 70% from minority education groups. (U.S. Department of Education - in WOW! Facts 2002)

"There's lots to do to figure out how to make post-secondary education available to low-income women. For many of these women, even a year or two would make a huge difference."  
-Anne Ladky, Executive Director, Women Employed

"[An important role of education is teaching women] how the world works - social analysis. There's lots of focus on empowerment and leadership, and less focus on what it's like 'out there'. [Knowing how things are 'out there'] prepares them to understand oppression and not personalize it!"  
-Janet Jackobsen, Director, Barnard College Center for Research on Women

"Education is the key to success [for women] today, and each of us is responsible for planning our own continuing education."  
-Ann Mah, 2002 National President, American Business Women's Association



There are more than 90 women's philanthropy foundations across the U.S., up from the "original eleven" created in the 1970s. (Women's Funding Network - in WOW! Facts 2002)

Less than six cents out of every traditional philanthropic dollar is given to organizations for women and children. (New England Women's Fund - in WOW! Facts 2002)

The total amount of money granted annually from all women's funds is just under \$200 million. (Women's Funding Network). Compare that with the giving from the Bill and Melinda Gates Foundation in 2001 - \$995 million. (Foundation Center)

"In terms of donor financial education, an effective strategy has been to bring donors together with similar interests such as giving areas, financial ability, and age. This allows for donors to share common visions as well as concerns. In social change philanthropy we would add to this strategy the partnering of donors with grantees in order to bring a diversity of voices to the table."  
-Christine Grumm, Executive Director, Women's Funding Network

## Philanthropic Development

---

### Findings:

- There has been an increase in the number of women's foundations and effective networks to link them, as well as research and publications concerning the unique needs, strengths, and challenges of women donors.<sup>9</sup>
- There is growing recognition among foundations that lasting systemic change requires long-term commitment and funding.
- The shift from grant-making models to investment models reflects a trend among many national foundations, positioning themselves as partners with the organizations they are funding.
- Generational succession of inherited wealth, stewardship of earned wealth, and general philanthropic responsibility is currently driving innovative initiatives in philanthropy.
- Philanthropy is increasingly seen as a career field by younger generations.

### Areas of Opportunity:

- Broaden support programs offered by grant makers to include technical assistance, such as legal counsel and fund raising consultation, as a means to supplement operational support and organizational effectiveness.
- Approach funding sources currently functioning as isolated entities to become part of larger collaborative funds to continue leveraging resources.
- Support efforts focusing on policy change to increase impact of giving.
- Broaden opportunities to educate women of all means as to the importance of philanthropic investment.
- Increase support networks for emerging philanthropic leaders.

---

<sup>9</sup> See, *Women and Philanthropy: Old Stereotypes and new Challenges* (a three volume monograph series) by Mary Ellen S. Capek.

### Sampling of Innovative Projects:

- Development of comprehensive criteria to establish an organization's impact on its community, including a focus on women-led ventures, and provide a multi-tiered approach in partnering with organizations by means of grant making, technical assistance, and convenings. (**Chicago Foundation For Women**)
- Creating knowledge and resource sharing by developing international partnerships of women and girl's foundations, donors, and allies. (**Women's Funding Network**)
- Collaborative Funds have been a successful model in leveraging resources to collectively address areas of need with greater scale and impact. (**The Women's Foundation**, EDJE Fund) In cases where funders are dispersed across the nation, collaborative funds are an effective way for funders to identify and build relationships with a wide range of recipients. (**Ms. Foundation**, Collaborative Fund for Women's Economic Development)
- Educational support programs about responsible giving for people with earned or inherited wealth (**The Inheritance Project**), open and candid discussion of the impact of giving (**The McKay Foundation**), and affinity groups for those in the philanthropic profession. (**Emerging Practitioners of Philanthropy**)
- Providing the link for women of financial and professional means to learn about and give back to the larger community. (**Women of Silicon Valley Fund**)
- Recognizing and targeting women with high potential, fast growth businesses (an under-addressed area). Multi-pronged approach includes: convening of thought leaders, funding research, and providing initial and ongoing support for key organizations working in women's entrepreneurship. (**Kauffman Foundation**)

"Two constituencies whose assets, contributions, and solutions remain under-addressed in philanthropy are young women, 20-35 years old, and women of color. Clearly the women most disproportionately affected should be at the center of solution building for economic empowerment."  
-Emily Katz Kishawi, Communications and Membership Director, Women's Funding Network

"Increasingly foundations are asking themselves how funding can affect more people. Organizations engaged in advocacy and public policy work are the ones best positioned to bring their work to scale."  
-Amy B. Dean, Founding Director, Working Partnership USA

"Where we found there really is a gap is in support for policy, organizing, and advocacy. A small amount of money can go a long way. Policy reverberates through the whole country. More and more foundations are engaged and interested in [the work of women's economic empowerment] but most are shying away from policy.... That's somewhere they can make a difference."  
-Anna Wadia, Director of Program, Ms. Foundation for Women

## Access to Credit, Capital, and Funding

### Findings:

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



"The need and the justification is there, but the government's investment isn't nearly enough to match the demand. The federal government has invested less than 10 cents per woman business-owner."  
-Amy Millman, President, Springboard Enterprises

Each day, 1,600 women become new business owners. (Case Study: Women's Growth Capital Fund - in WOW! Facts 2002)

"If everyone works together to foster closer working relationships we can really do something that shows measurable results for women. It may be as simple as bringing the women and the sources of capital together in the same room."  
-Amy Millman, President, Springboard Enterprises

"Let's invest now. The more successful each woman is, the more successful everyone is. This is an economic imperative - not good will."  
-Trish Costello, CEO, Kauffman Fellows Program

"We are not seeing the young female entrepreneur opening retail businesses in communities of 50,000 and up; many are unwilling to take the capital risk. However, on Main Street in small rural communities women business owners dominate the economic landscape. They are keeping the small town businesses open and making communities vital."  
-Ann Marie Almeida, President, Association of Women's Business Centers

### Areas of Opportunity:

- Increase avenues to access available capital and credit.
- Encourage more institutions to make the critical first investment (this often gives other investors the confidence to follow suit).
- Adjust mentoring, training, and networking programs to include a focus on "access to capital."
- Encourage women business leaders to reinvest in women-led ventures and economic advancement programs for women.

### Sampling of Innovative Projects:

- Bootcamp-to-boardroom models that intensively prepare up-and-coming entrepreneurial leaders to effectively pitch VC/angel investors - then actually bring the women and the money together in one room. (**Springboard Enterprises**)
- Sustainability model for not-for-profits where the organization structure includes a holding company of 3-4 businesses. Profits from these businesses are cycled back into the nonprofit arm in order to help create a sustainable income source and reduce reliance on fund raising. (**Women Self Employment Project (WSEP) Ventures, Inc.**)
- Community investing models that mobilize investment capital toward philanthropic goals - such as providing low-interest loans for women to start small businesses. (**Count Me In for Women's Economic Independence** - "Invest in Women Notes")
- Incubator model for start-up companies and not-for-profit organizations. (**Three Guineas Fund**, both the Women's Technology Cluster and Social Entrepreneurship Incubator)
- A global accelerator designed to identify and share best practices in five areas relating to women's entrepreneurship. Using cutting-edge technology to create a Global Brain Trust in 75 countries and design a database to link programs seeking financial, technical, and human resources in each of the five subject areas and geographies. (**Project Tsunami**)

## Personal Economic Self-Sufficiency for All Women

### Findings:

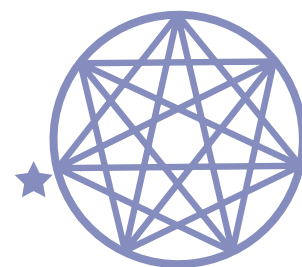
- There is an increasing number of financial literacy programs available across the socioeconomic spectrum, yet the quantity still does not meet the need.
- Underutilization of existing programs is linked to women's often unconscious fear of stigma or a self-perception that they should already know the information.
- Micro-enterprise is seen as important, but no longer a panacea for poverty alleviation.
- This recognition has led to a concentration on increasing individual assets, including homeownership and Individual Development Accounts (IDAs).
- New solutions continue to develop such as the current proposal<sup>10</sup> to create Universal Savings Accounts - retirement savings accounts with public and/or private matching funds not exclusive to low-income individuals.

### Areas of Opportunity:

- Create debt management programs and credit alleviation counseling specifically designed to address women's unique needs.
- Increase availability and public awareness of Individual Asset Development programs.
- Initiate additional financial literacy programs and continue to roll out those in place.
- Utilize sensitive marketing to address the psychological barriers preventing women's full participation in programs.
- Further the development and legislative initiatives of Universal Savings Accounts (USAs), currently in proposal form.

### Sampling of Innovative Projects:

- Two-pronged seminars combining group discussion of socioeconomic issues (such as avoiding credit card fraud) with personal financial guidance. Targeted to women in their 20s and 30s. (**Third Wave Foundation**)
- Comprehensive and accessible online information for creating an investment club. (**Chicks Laying Nest Eggs**)



According to the Corporation for Enterprise Development, IDAs are currently available in only 25 of the 50 states.  
(From Corporation for Enterprise Development's website, [www.cfed.org](http://www.cfed.org))

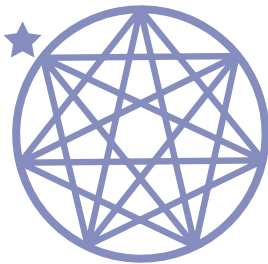
Women are facing some major obstacles preparing for retirement and having enough money to last through their years of retirement. Ninety percent of women will end up being solely responsible for their finances.  
(Oppenheimer Funds - in *WOW! Facts 2002*)

"We are now at the stage where women need to be the rainmakers.... When women use their wealth to make investments in business, as well as philanthropy, that reflects their values. Imagine the impact that could have on the way we do business in this country."  
-Amy Millman, President, Springboard Enterprises

"Affordable housing is a tremendous issue impacting women's economic security... a growing percentage (in some areas as high as 50%) of [women's] income is used for housing. Money management and the accumulation of financial resources is necessary to sustain a woman during her lifetime."  
- Wanda White, President, Women's Self-Employment (WSEP) Ventures, Inc.

<sup>10</sup> By the Corporation for Enterprise Development (CFED).

Women tend to conduct thorough research before investing and often look at the "whole picture" of an investment opportunity. Women also tend to follow a consistent, long-term approach to investing and typically purchase stocks of well-known consumer companies with a proven track record. (National Association of Investors Corporation - in WOW! Facts 2002)



The average woman now spends 11.5 years out of the workforce, caregiving. That's time she is not vesting in a pension or paying into Social Security. (Older Women's League - in WOW! FACTS 2002)

Seventy-two percent of unpaid caregivers are women who make accommodations in their daily schedule to provide eldercare. Nearly two-thirds of these women work full or part-time. (AFL-CIO Working Women's Department - in WOW! FACTS 2002)

"Feminism was not about the same opportunity to stress out like men.... Are we transforming the environments around us or just signing on?"  
- Ritu Sharma, Executive Director, Women's Edge

- The creation of a direct deposit system for public assistance funds, coupled with a peer outreach and education program designed to help women establish positive financial habits and move out of the fringe banking sector. (**Strategic Actions for a Just Economy**)
- Investment strategies for women, that reflect and honor the increasing hold they have on the market and support the particular ways that women like to invest. (**Women and Co.**, a subsidiary of Citigroup)
- Creating a women-centered housing and economic development program that offers a wide variety of programs enabling women to achieve economic self-sufficiency. (**Women's Housing and Economic Development Corporation**)

## Social Change and Institutional Reform

---

### Findings:

- Work, life, and family balance issues are essential elements to any discussion of meaningful change and are becoming increasingly complex.
- There is recognition that the end goal of women's economic advancement is transforming systems, not merely getting women into positions of leadership.
- There is a perceived need to create "conscious" organizations that "walk their talk."
- The current public discourse surrounding ethical leadership and practice brings more women's voices to the fore.<sup>11</sup>
- Awareness is increasing that women's economic advancement is intricately linked with other issues such as housing, caregiving, and even transportation.

<sup>11</sup> See Mary Williams Walsh, "Preparing a Corps of Women for Corporate Responsibility," *New York Times*, Late Edition - Final, Section C, Page 1, Column 4, August 13, 2002.

### Areas of Opportunity:

- Redefine the language surrounding economics (e.g., instead of "work" defined solely as occurring outside the home, using the terms "paid work" and "unpaid work" or "market work" and "family work").
- Prioritize social entrepreneurship initiatives, that adopt entrepreneurial approaches to address social problems.
- Create organizational and leadership models that challenge traditional hierarchy and power distributions.
- Strategize and implement ways to shift the way gender roles are constructed and gender-stereotyped work is divided (e.g., who has responsibility for childcare, housecleaning, etc.).
- Uncover and provide effective strategies to remove structural barriers women face in organizations.
- Utilize and enable media to accurately represent women, their roles and contributions to the nation's economy.
- Create, promote, and make available to all media sources an easily accessible listing of key women experts on a wide range of topics, including but not limited to women and the economy.

### Sampling of Innovative Projects:

- Analyzing the ways gender is embedded in work systems, practices, and cultures, rather than viewing gender as a women's issue. This model helps deconstruct barriers to women that, when corrected, help create an effective workplace. (**Center for Gender in Organizations** at Simmons College and their "Dual Agenda Model")
- Linking quality jobs with quality care - this model helps create jobs for direct-care paraprofessional workers and contributes to the supply of high-quality, cost-effective care. Targets two significant areas of need: increased numbers of quality healthcare professionals and increased quality care for underserved populations. (**Paraprofessional Healthcare** - PHI)
- Challenging the traditional pyramid structure of organizational power with a web-based structure, while providing a diversity of programs that prioritize relationships and a balance of power. (**Working for Equality and Economic Liberation** - WEEL)
- Conducting and disseminating cutting-edge research on women and business (**Catalyst**) and women business owners (**Center for Women's Business Research**) that impacts organizational and legislative policy as well as raises public awareness.

"Thirty years ago, women were starting businesses to bring in a little extra money. Today, women starting businesses have substantial general business experiences as well as specific expertise in their fields. They leave corporations to start their own companies where they can have a major impact."  
-Trish Costello, CEO, Kauffman Fellows Program

"Forward movement means that there must be shifts in the ways men live their lives as well."  
-Sara Gould, Executive Director, Ms. Foundation for Women

"The glass ceiling that's holding women executives back is not just above them, it's all around them, in the whole structure of the organization: the beams, the walls, the very air...most of the barriers that persist today are insidious - a revolution couldn't find them to blast them away."  
(*A Modest Manifesto for Shattering the Glass Ceiling* by Debra Meyerson and Joyce K. Fletcher)

"I really believe that organizations committed to social change must be able to internalize these principles into their own organizational culture. If we can't model these principles internally then we won't be successful in achieving the hopes and aspirations we have for the rest of society."  
-Amy B. Dean, Founding Director, Working Partnerships USA

"Women need to practice conscious leadership, we can no longer duplicate what we have been watching our whole lives. We need one another to transform the civic and entrepreneurial leadership models."  
-Ann Marie Almeida,  
President, Association of Women's Business Centers

"Efforts [have been] plentiful to pull women into the economic web of the nation. Sadly, the effort has been a 'one woman at a time' remedial effort. Where year after year programs attempt to 'fix' women who are playing economic catch-up."  
-Joline Godfrey,  
CEO of Independent Means Inc.

- Providing media monitoring, training, and advocacy journalism programs that develop skills for effective policy watchdogs. Developing new media resources and networks via a national database of ethnically and professionally diverse female experts. Then using that network to promote members as news sources to the field and the general public. (**Women In Media and News**, in particular, the "POWER" Sources Project)
- An Internet-based independent news service that distributes news of concern to women. Provides an opportunity for increased women's voices in commercial media across the country and around the world. (**Womens eNews**)
- Using "sector initiatives" to create industry-wide change that strengthens the target industry and improves job quality and job access for low-income people. (**The National Economic Development and Law Center**)

## RESULTS OF SURVEYED ORGANIZATIONS

---

This section is dedicated to presenting a series of results from information gathered through surveying 452 organizations (423 organizations in the first phase of research and an additional 29 in the follow-up survey).

In the original study conducted during the summer of 2002, the research process was guided by a decision to focus on issues relating to women and not girls (with a special interest in 18-35 year olds) and an emphasis on women in positions of power. The original research was a focused sampling and therefore not representative of the field of women's economic advancement at large. For example, the extent of efforts in the field focusing on marginalized women is not fully reflected in this research. During this phase, 423 organizations were identified, though it should be noted that there are thousands of other organizations that exist but given time constraints could not be part of the original research.

In preparing to share the study publicly, a second phase of the research process was undertaken to contact each of the identified organizations, inform them of their inclusion in the study, and request their participation in a follow-up survey. The survey was administered via email and participants were asked to self-select the labels previously assigned to them during the summer 2002 research process. The survey and follow-up process revealed a number of additional trends currently occurring in the field:

1. Within the past six months, eleven organizations initially identified had folded or seemed inactive.
2. A request for referrals to organizations working within the field revealed concentrated regional networks often in primarily non-urban areas (those referred organizations were then included in the study). Often one organization would become a key to opening up those regional networks.
3. When offered the opportunity to self-select, organizations revealed more complex program strategies within the larger Web of Strategies outlined in the study. For example, an organization that was primarily providing skills-training and professional development created a small scholarship fund to support higher education - thus qualifying itself to fit under the Education, Academia, and Literacy branch of the Web of Strategies.

The four areas of concentration in this section are:

- Organizational Type
- Program Strategy
- Geographic Location
- Target Audience

## 1. 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.

	<i>Number of Organizations in the Study</i>	<i>Percentage</i>
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%

## 2. A Web of Strategies

---

There are seven program strategy areas that comprise the Web of Strategies. Following is a breakdown of the total number of organizations in each category. Organizations that completed the survey were asked to self-select; those who did not were categorized by the research team using available public information.

Many organizations in this study maintain a number of program strategies, and, where applicable, multiple program strategies were assigned.

	<i>Number of Organizations in the Study</i>	<i>Percentage</i>
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%

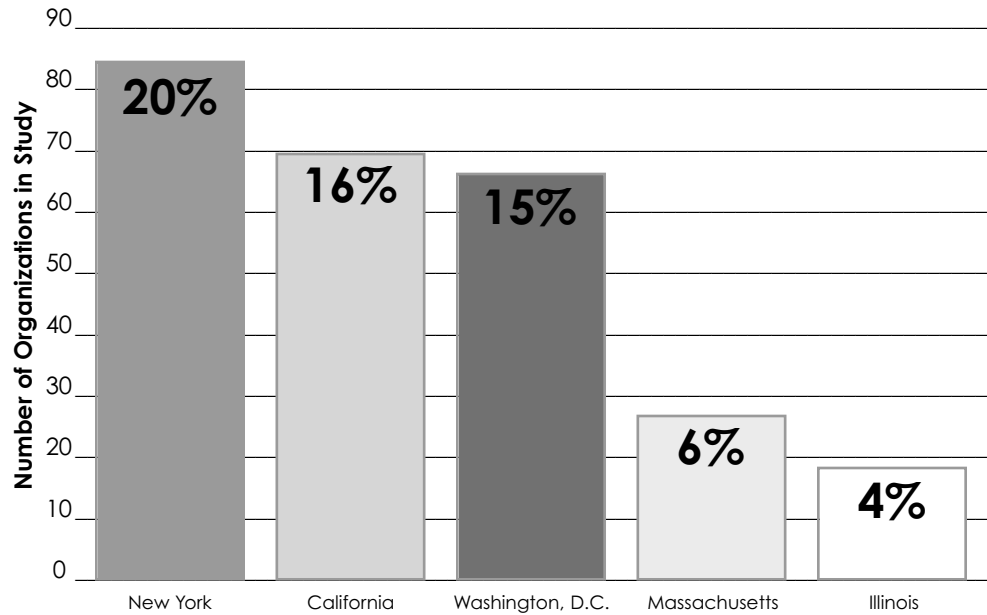
Note: Organizations with two or more organization types are listed under multiple categories.

### 3. Geographic Area

---

Sixty-one percent of the 452 records are located in five major cities in the United States. Although this reflects where the concentration of resources in the field lies - in four of the highest populated urban areas as well as the nation's capital - there were limitations in time and research tools to identify or focus more heavily on work being conducted outside these areas.

**TOP FIVE LOCATIONS**



#### 4. Target Audience

Seventeen target audiences were identified for the original study and were maintained during the second phase of research. Listed below this breakdown are populations identified by survey respondents under the category "Other," due to study constraints these populations are not included in the list. The percentages listed below are not reflective of the actual breakdown in the field at large. Many organizations in this study target a number of constituencies, and, where applicable, multiple target audiences are assigned.

	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%

Note: Organizations with two or more organization types are listed under multiple categories.

Other Target Audiences identified by survey respondents included: Differently-abled Women; Educators; Elderly Women/Women in Retirement; Grassroots Organizers; Immigrant Women/Women with a Language Barrier; Nonprofit Organizations and Workers; Women in Communications and Media; Women in the Military/Veterans; Women in Rural Communities; and Working-Class Women.



## APPENDICES

---

	Page
Interview and Survey Participants .....	33
Interview and Survey Questions .....	35
Directory of Surveyed Organizations .....	37



## INTERVIEW AND SURVEY PARTICIPANTS

---

This list includes all individuals who were part of the interview process for *Women and the Economy: Mapping a Field*. Responses were gathered through interviews both in person and by phone, as well as by email.

**Ann Marie Almeida**

Association of Women's Business Centers

**Carl Anthony**

Ford Foundation

**Linda Basch**

National Council for Research on Women

**Bess Bendet**

Three Guineas Fund

**Ellen Bravo**

9to5 Association of Working Women

**Anne M. Brockseker**

Committee of 200

**Mary Ellen S. Capek**

Consultant

**Patti Chang**

The Women's Foundation

**Bronwen Clark**

Lake Snell Perry & Associates

**Beth Cole**

Women's Business Center

**Rubie Coles**

Moriah Fund

**Becky Colesworthy**

National Council for Research on Women

**Trish Costello**

Kauffman Fellows Program

**Amy Dean**

Working Partnerships USA

**Barbara Dobkin**

Dobkin Family Foundation

**Aimee Durfee**

National Economic Development  
& Law Center

**Sara Gould**

Ms. Foundation

**Joan Gordon**

US/Israel Women to Women Foundation

**Christine Grumm**

Women's Funding Network

**Sharon Hadary**

Center for Women's Business Research

**Linda Harlan**

Chicago Foundation for Women

**Myra Hart**

Harvard University

**Mia Herndon**

Third Wave Foundation

**Janet Jakobsen**

Barnard College Center for Women

**Teresa Jeanpierre**

Rockefeller Brothers Fund

**Elizabeth King**

Girl Scouts of Chicago

**Emily Katz Kishawi**

Women's Funding Network

**Marian Krauskopf**

Ford Foundation

**Kalpana Krishnamurthy**

Third Wave Foundation

**Joan Kuriansky**

Wider Opportunities for Women

**Anne Ladky**

Women Employed

**Celinda Lake**

Lake Snell Perry & Associates

**Virginia Littlejohn**  
Project Tsunami, Inc.

**Anna Lloyd**  
Committee of 200

**Ann Mah**  
American Business Women's Association

**Serena Moy**  
Chicago Foundation for Women

**Nell Merlino**  
Count Me In for Women's Economic  
Independence

**Lisa Mensah**  
Ford Foundation

**Jill Miller**  
Women Work!

**Amy Millman**  
Springboard Enterprises

**Mariska Morse**  
University of Michigan Business School

**Harriet Mouchly-Weiss**  
Strategy XXI Group

**Patricia Murar**  
Los Angeles Women's Foundation

**Terry Neese**  
Women Impacting Public Policy

**Courtney Price**  
Venture Quest

**Jen Ray**  
Center for Policy Alternatives

**Shira Saperstein**  
Moriah Fund

**Ritu Sharma**  
Women's EDGE

**Julie Shah**  
Third Wave Foundation

**Diana Spencer**  
Shelby M. Davis Foundation

**Orysia Stanchak**  
YWCA National Capital Area

**Vivian Staples**  
Wider Opportunities for Women

**Mary Ann Stein**  
Moriah Fund

**Isabel Stewart**  
Chicago Foundation for Women

**Myra Strober**  
Stanford University

**Anna Wadia**  
Ms. Foundation

**Blake Walters**  
National Economic Development & Law  
Center

**Jody Waits**  
Women's Funding Alliance

**Julie Weeks**  
Center for Women's Business Research

**Wanda White**  
Women's Self-Empowerment Project

**Marie Wilson**  
Ms. Foundation

**Jeanne Wilt**  
University of Michigan Business School

**Brooke Wiseman**  
Girl Scouts of Chicago

**Jennifer Woolley**  
Center for Policy Alternatives

# INTERVIEW AND SURVEY QUESTIONS

---

After initial pilot interviews, the following questions were asked of interviewees:

1. What are the institutional and/or program models you or your organization use that focus on women's economic empowerment? Are there any that you consider innovative or particularly successful?
2. Who else do you see as innovators in the field, and what makes them stand out as innovative? (Including private and/or corporate foundations, associations, networks, corporations, small businesses, universities and colleges, nonprofit organizations, public organizations.)
3. What trends, issues, and interests do you see molding or changing the field of women's economic empowerment?
4. What do you see as the most significant gaps or areas that are under-addressed concerning women's economic empowerment?

The original research questions used the term "women's economic empowerment." The research findings indicate that "women's economic advancement" is a more inclusive term to capture the vast field.



# DIRECTORY OF SURVEY ORGANIZATIONS

ORGANIZATION NAME	CITY	STATE	WEBSITE
21st Century Foundation	New York	NY	<a href="http://www.21cf.org">www.21cf.org</a>
85 Broads	New York	NY	<a href="http://www.85broads.com">www.85broads.com</a>
9 to 5 National Association of Working Women	Atlanta	GA	<a href="http://www.9to5.org">www.9to5.org</a>
A Territory Resource (ATR) Foundation	Seattle	WA	<a href="http://www.atrfoundation.org">www.atrfoundation.org</a>
ACCION International	Boston	MA	<a href="http://www.accion.org">www.accion.org</a>
ACORN - Living Wage Campaign	Boston	MA	<a href="http://www.livingwagecampaign.org">www.livingwagecampaign.org</a>
ACT-1			<a href="http://www.act1personnel.com">www.act1personnel.com</a>
Active Element Foundation	New York	NY	<a href="http://www.activeelement.org">www.activeelement.org</a>
Advancing Women	San Antonio	TX	<a href="http://www.advancingwomen.com">www.advancingwomen.com</a>
Advertising Women of New York	New York	NY	<a href="http://www.awny.org">www.awny.org</a>
Aegis Donor Circle	San Francisco	CA	N/A
AFL-CIO Working Women's Department	Washington	DC	<a href="http://www.aflcio.org/women">www.aflcio.org/women</a>
African American Women Business Owners Association	Washington	DC	<a href="http://www.blackpgs.com/aawboa.html">www.blackpgs.com/aawboa.html</a>
Albert A. List Foundation	New York	NY	<a href="http://www.fdncenter.org/grantmaker/listfdn/">www.fdncenter.org/grantmaker/listfdn/</a>
Alliance of Professional and Business Women's Organizations	Chestnut Hill	MA	<a href="http://www.womensalliance.org">www.womensalliance.org</a>
alt.Consulting	Memphis	TN	<a href="http://www.altconsulting.org">www.altconsulting.org</a>
Alternative-Women in Development	New York	NY	<a href="http://www.geocities.com/altwid_ny">www.geocities.com/altwid_ny</a>
American Business Women's Association (ABWA)	Kansas City	MO	<a href="http://www.abwa.org">www.abwa.org</a>
American Society of Women Accountants	McLean	VA	<a href="http://www.aswa.org">www.aswa.org</a>
American Women's Economic Development Corporation	New York	NY	<a href="http://www.awed.org">www.awed.org</a>
Americans For A Fair Chance	Washington	DC	<a href="http://www.fairchance.org">www.fairchance.org</a>
Annie E. Casey Foundation	Baltimore	MD	<a href="http://www.aecf.org">www.aecf.org</a>
Appalachian by Design	Lewisburg	WV	<a href="http://www.abdinc.org">www.abdinc.org</a>
Appalachian Center for Economic Networks	Athens	OH	<a href="http://www.acenetworks.org">www.acenetworks.org</a>
Appalachian Community Fund	Knoxville	TN	<a href="http://www.appalachiancommunityfund.org">www.appalachiancommunityfund.org</a>
Applied Research Center	Oakland	CA	<a href="http://www.arc.org">www.arc.org</a>
Arizona Council for Economic Conversion	Tucson	AZ	<a href="http://www.acec-az.org">www.acec-az.org</a>
Arthur M. Blank Family Foundation	Atlanta	GA	<a href="http://www.blankfoundation.org">www.blankfoundation.org</a>
Asian Immigrant Women Advocates	Oakland	CA	<a href="http://www.asiangurls.com/aiwa.cfm">www.asiangurls.com/aiwa.cfm</a>
Asian Pacific American Women's Leadership Institute	Denver	CO	<a href="http://www.apawli.org">www.apawli.org</a>
Aspen Institute, The	Washington	DC	<a href="http://www.aspeninst.org">www.aspeninst.org</a>
Associated Grantmakers of Massachusetts	Boston	MA	<a href="http://www.agmconnect.org">www.agmconnect.org</a>
Association for Enterprise Opportunity	Arlington	VA	<a href="http://www.microenterpriseworks.org">www.microenterpriseworks.org</a>
Association for Women in Communications, The	Severna Park	MD	<a href="http://www.womcom.org">www.womcom.org</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Association for Women in Computing	San Francisco	CA	<a href="http://www.awc-hq.org">www.awc-hq.org</a>
Association for Women in Mathematics	College Park	MD	<a href="http://www.awm-math.org">www.awm-math.org</a>
Association for Women in Science	Washington	DC	<a href="http://www.awis.org">www.awis.org</a>
Association of American University Women	Iowa City	IA	<a href="http://www.aauw.org">www.aauw.org</a>
Association of Women's Rights in Development	Toronto, ON	Canada	<a href="http://www.awid.org">www.awid.org</a>
Association of Women's Business Centers		ME	<a href="http://www.womensbusinesscenters.org">www.womensbusinesscenters.org</a>
Astraea Lesbian Action Foundation	New York	NY	<a href="http://www.astraea.org">www.astraea.org</a>
Atlanta Women's Foundation	Atlanta	GA	<a href="http://www.atlantawomen.org">www.atlantawomen.org</a>
Avon Foundation	New York	NY	<a href="http://www.avonfoundation.org">www.avonfoundation.org</a>
Avon Women of Enterprise Program	New York	NY	<a href="http://www.avoncompany.com/women/awe/">www.avoncompany.com/women/awe/</a>
Babson College Center for Women's Leadership	Babson Park	MA	<a href="http://www.babson.edu/cwl">www.babson.edu/cwl</a>
Bay Area Video Coalition	San Francisco	CA	<a href="http://www.bavc.org">www.bavc.org</a>
Black Career Women	Cincinnati	OH	<a href="http://www.bcw.org">www.bcw.org</a>
Blue Ridge Foundation New York	Brooklyn	NY	<a href="http://www.brfny.org">www.brfny.org</a>
Boston Club, The	Marblehead	MA	<a href="http://www.thebostonclub.com">www.thebostonclub.com</a>
Boston Women's Fund	Boston	MA	<a href="http://www.bostonwomensfund.org">www.bostonwomensfund.org</a>
Bread and Roses Community Fund	Philadelphia	PA	<a href="http://www.breadrosesfund.org">www.breadrosesfund.org</a>
Business & Professional Women/USA	Washington	DC	<a href="http://www.bpwusa.org">www.bpwusa.org</a>
Business Women's Network	Washington	DC	<a href="http://www.bwni.com">www.bwni.com</a>
California Budget Project	Sacramento	CA	<a href="http://www.cbp.org">www.cbp.org</a>
Catalyst	New York	NY	<a href="http://www.catalystwomen.org">www.catalystwomen.org</a>
Center for American Women and Politics	New Brunswick	NJ	<a href="http://www.cawp.rutgers.edu">www.cawp.rutgers.edu</a>
Center for Creative Leadership	Greensboro	NC	<a href="http://www.ccl.org">www.ccl.org</a>
Center for Economic Conversion	Mountain View	CA	<a href="http://www.conversion.org">www.conversion.org</a>
Center for Economic Options	Charleston	WV	<a href="http://www.centerforeconomicoptions.org">www.centerforeconomicoptions.org</a>
Center for Empowerment and Economic Development	Ann Arbor	MI	<a href="http://www.miceed.org">www.miceed.org</a>
Center for Entrepreneurial Leadership	Los Angeles	CA	<a href="http://www.celcee.edu">www.celcee.edu</a>
Center for Gender Equality	New York	NY	Not available as of 2/14/03
Center for Gender in Organizations	Boston	MA	<a href="http://www.simmons.edu/som/cgo">www.simmons.edu/som/cgo</a>
Center for Law and Social Policy (CLASP)	Washington	DC	<a href="http://www.clasp.org">www.clasp.org</a>
Center for Policy Alternatives	Washington	DC	<a href="http://www.stateaction.org">www.stateaction.org</a>
Center for Popular Economics	Amherst	MA	<a href="http://www.populareconomics.org">www.populareconomics.org</a>
Center for Research on Women, Barnard	New York	NY	<a href="http://www.barnard.edu/bcrw">www.barnard.edu/bcrw</a>
Center for Third World Organizing	Oakland	CA	<a href="http://www.ctwo.org">www.ctwo.org</a>
Center for Women & Enterprise	Boston	MA	<a href="http://www.cweboston.org">www.cweboston.org</a>
Center for Women & Work, U-Mass, Lowell	Lowell	MA	<a href="http://www.uml.edu/centers/women-work">www.uml.edu/centers/women-work</a>
Center for Women Policy Studies	Washington	DC	<a href="http://www.centerwomenpolicy.org">www.centerwomenpolicy.org</a>
Center for Women's Business Research	Washington	DC	<a href="http://www.womensbusinessresearch.org">www.womensbusinessresearch.org</a>
Center for Women's Global Leadership	New Brunswick	NJ	<a href="http://www.cwgl.rutgers.edu">www.cwgl.rutgers.edu</a>
Center for Young Women's Development	San Francisco	CA	<a href="http://www.cywd.org">www.cywd.org</a>
Central Alabama Women's Business Center	Birmingham	AL	<a href="http://www.cawbc.org">www.cawbc.org</a>
Changemakers Fund	San Francisco	CA	<a href="http://www.changemakersfund.org">www.changemakersfund.org</a>
Charles H. Revson Foundation	New York	NY	<a href="http://www.revsonfoundation.org">www.revsonfoundation.org</a>



<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Ewing Marion Kauffman Foundation	Kansas City	MO	<a href="http://www.emkf.org">www.emkf.org</a>
Families and Work Institute	New York	NY	<a href="http://www.familiesandwork.org">www.familiesandwork.org</a>
Family Friendly	Web-based		<a href="http://www.familyfriendly.com">www.familyfriendly.com</a>
Fanm Ayisyen Nan Miyami, Inc.	Miami	FL	
Fannie Mae Foundation	Washington	DC	<a href="http://www.fanniemaefoundation.com">www.fanniemaefoundation.com</a>
Federally Employed Women (FEW)	Washington	DC	<a href="http://www.few.org">www.few.org</a>
Feminist Majority Foundation	Arlington	VA	<a href="http://www.feminist.org">www.feminist.org</a>
Financial Women International	Arlington	VA	<a href="http://www.fwi.org">www.fwi.org</a>
Financial Women's Association	New York	NY	<a href="http://www.fwa.org">www.fwa.org</a>
Ford Foundation	New York	NY	<a href="http://www.fordfoundation.org">www.fordfoundation.org</a>
Forte Foundation	Ann Arbor	MI	<a href="http://www.fortefoundation.org">www.fortefoundation.org</a>
Forum for Women Entrepreneurs	San Mateo	CA	<a href="http://www.fwe.org">www.fwe.org</a>
Full Circle Fund	San Francisco	CA	<a href="http://www.fullcirclefund.org">www.fullcirclefund.org</a>
Fund for Southern Communities	Decatur	GA	<a href="http://www.fund4south.org">www.fund4south.org</a>
Funding Exchange	New York	NY	<a href="http://www.fex.org/home">www.fex.org/home</a>
Gender & Diversities Institute	Newton	MA	<a href="http://www.edc.org/GDI">www.edc.org/GDI</a>
Gender and Science Digital Library	Newton	MA	<a href="http://www.gsdl.org">www.gsdl.org</a>
Girl Scouts of Chicago	Chicago	IL	<a href="http://www.girlscouts-chicago.org">www.girlscouts-chicago.org</a>
Girls For a Change	San Jose	CA	<a href="http://www.girlsforachange.org">www.girlsforachange.org</a>
Girls Inc.	New York	NY	<a href="http://www.girlsinc.org">www.girlsinc.org</a>
Global Fund for Women	San Francisco	CA	<a href="http://www.globalfundforwomen.org">www.globalfundforwomen.org</a>
Good Faith Fund	Pine Bluff	AK	<a href="http://www.goodfaithfund.org">www.goodfaithfund.org</a>
GraceNet	San Francisco	CA	<a href="http://www.gracenet.net">www.gracenet.net</a>
Greater Atlanta Women's Business Project	Atlanta	GA	<a href="http://www.graspnet.org/women.html">www.graspnet.org/women.html</a>
Hawaii Women's Business Center	Honolulu	HI	<a href="http://www.hawaiiwbc.org">www.hawaiiwbc.org</a>
Haymarket People's Fund	Boston	MA	<a href="http://www.haymarket.org">www.haymarket.org</a>
Headwaters Fund	Minneapolis	MN	<a href="http://www.headwatersfund.org">www.headwatersfund.org</a>
Hitachi Foundation	Washington	DC	<a href="http://www.hitachifoundation.org">www.hitachifoundation.org</a>
Home-Based Working Moms	Austin	TX	<a href="http://www.hbwm.com">www.hbwm.com</a>
Independent Means	Santa Barbara	CA	<a href="http://www.independentmeans.com">www.independentmeans.com</a>
Inheritance Project	Web-based		<a href="http://www.inheritance-project.com">www.inheritance-project.com</a>
Institute for Social & Economic Development	Coralville	IA	<a href="http://www.ised.org">www.ised.org</a>
Institute for Women in Trades, Technology and Science	Alameda	CA	<a href="http://www.iwitts.com">www.iwitts.com</a>
Institute for Women's Leadership	Redwood City	CA	<a href="http://www.womensleadership.com">www.womensleadership.com</a>
Institute for Women's Policy Research	Washington	DC	<a href="http://www.iwpr.org">www.iwpr.org</a>
International Alliance for Women, The	McLean	VA	<a href="http://www.tiaw.org">www.tiaw.org</a>
International Association for Feminist Economics	Lewisburg	PA	<a href="http://www.facstaff.bucknell.edu/jshackel/iaffe/">www.facstaff.bucknell.edu/jshackel/iaffe/</a>
International Association of Women Chefs & Restaurateurs	Louisville	KY	<a href="http://www.chefnet.com/wcr">www.chefnet.com/wcr</a>
International Center for Research on Women	Washington	DC	<a href="http://www.icrw.org">www.icrw.org</a>
International Women's Forum	Washington	DC	<a href="http://www.iwforum.org">www.iwforum.org</a>
James Irvine Foundation	San Francisco	CA	<a href="http://www.irvine.org">www.irvine.org</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Jewish Fund for Justice	New York	NY	<a href="http://www.jfjustice.org">www.jfjustice.org</a>
Justice Economic Dignity & Independence for Women	Salt Lake City	UT	<a href="http://www.jedi4women.org">www.jedi4women.org</a>
Kauffman Fellows Program	Shawnee Mission	KS	<a href="http://www.kauffmanfellows.org">www.kauffmanfellows.org</a>
Kensington Welfare Rights Union	Philadelphia	PA	<a href="http://www.kwru.org">www.kwru.org</a>
Kentucky Commission on Women	Frankfort	KY	<a href="http://women.state.ky.us">women.state.ky.us</a>
La Mujer Obrera	El Paso	TX	<a href="http://www.mujerobrera.org">www.mujerobrera.org</a>
Ladies Club 2000, The	Las Vegas	NV	<a href="http://www.theladiesclub2000.com">www.theladiesclub2000.com</a> - UNAVAILABLE
Lakota Fund, The	Kyle	SD	<a href="http://www.lakotafund.org">www.lakotafund.org</a>
Leadership America	Dallas	TX	<a href="http://www.leadershipamerica.com">www.leadershipamerica.com</a>
Leadership Foundation, The	Washington	DC	<a href="http://www.iwforum.org/leadership/index.html">www.iwforum.org/leadership/index.html</a>
League of Women Voters	Washington	DC	<a href="http://www.lwv.org">www.lwv.org</a>
Lenders for Community Development	San Jose	CA	<a href="http://www.l4cd.com">www.l4cd.com</a>
Les Femmes Chefs d'Enterprises Mondiales	Floral Park	NY	<a href="http://www.fcem.org">www.fcem.org</a>
Levi Strauss Foundation	San Francisco	CA	<a href="http://www.levistrauss.com/responsibility/foundation">www.levistrauss.com/responsibility/foundation</a>
Liberty Hill Foundation	Santa Monica	CA	<a href="http://www.libertyhill.org">www.libertyhill.org</a>
Los Angeles Women's Foundation	Los Angeles	CA	<a href="http://www.lawomen.org">www.lawomen.org</a>
MacArthur Foundation, John D. and Catherine T.	Chicago	IL	<a href="http://www.macfound.org">www.macfound.org</a>
MADRE	New York	NY	<a href="http://www.madre.org">www.madre.org</a>
Maine Center for Economic Policy	Augusta	ME	<a href="http://www.mecep.org">www.mecep.org</a>
Maine Centers for Women, Work and Community	Augusta	ME	<a href="http://www.womenworkandcommunity.org">www.womenworkandcommunity.org</a>
Maine Equal Justice Project/Partners	Augusta	ME	<a href="http://www.mejp.org">www.mejp.org</a>
Maine Women's Fund	Portland	ME	<a href="http://www.mainewomensfund.org">www.mainewomensfund.org</a>
Markle Foundation	New York	NY	<a href="http://www.markle.org">www.markle.org</a>
Matrix Foundation, The	Severna Park	MD	<a href="http://www.awcmatrix.com">www.awcmatrix.com</a>
Ma'yan: The Jewish Women's Project	New York	NY	<a href="http://www.mayan.org">www.mayan.org</a>
McKay Foundation	San Francisco	CA	<a href="http://www.mckayfund.org">www.mckayfund.org</a>
McKnight Foundation, The	Minneapolis	MN	<a href="http://www.mcknight.org">www.mcknight.org</a>
MentorNet	San Jose	CA	<a href="http://www.mentornet.net">www.mentornet.net</a>
Mi Casa Resource Center for Women, Inc.	Denver	CO	<a href="http://www.micasadenver.org">www.micasadenver.org</a>
Microbusiness Advancement Center	Tucson	AZ	<a href="http://www.acec-az.org">www.acec-az.org</a>
More than Money	Arlington	MA	<a href="http://www.morethanmoney.org">www.morethanmoney.org</a>
Moriah Fund	Washington	DC	<a href="http://www.moriahfund.org">www.moriahfund.org</a>
Mosaica	Washington	DC	<a href="http://www.mosaica.org">www.mosaica.org</a>
Mother's Home Business Network	East Meadow	NY	<a href="http://www.homeworkingmom.com">www.homeworkingmom.com</a>
Ms. Foundation for Women, The	New York	NY	<a href="http://www.ms.foundation.org">www.ms.foundation.org</a>
Nathan Cummings Foundation	New York	NY	<a href="http://www.ncf.org">www.ncf.org</a>
National Association of Commissions for Women	Silver Spring	MD	<a href="http://www.nacw.org">www.nacw.org</a>
National Association of Female Executives	New York	NY	<a href="http://www.nafe.com">www.nafe.com</a>
National Association of Women Business Owners	McLean	VA	<a href="http://www.nawbo.org">www.nawbo.org</a>
National Association of Women in Construction	Fort Worth	TX	<a href="http://www.nawic.org">www.nawic.org</a>
National Black Business Trade Association	Washington	DC	<a href="http://www.nbbta.com">www.nbbta.com</a>
National Campaign on Jobs and Income Support	Washington	DC	<a href="http://www.nationalcampaign.org">www.nationalcampaign.org</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
National Center for Policy Research for Women & Families	Washington	DC	<a href="http://www.cpr4womenandfamilies.org">www.cpr4womenandfamilies.org</a>
National Center for Women & Retirement Research	Sag Harbor	NY	<a href="http://www.agingfocus.com">www.agingfocus.com</a>
National Coalition for Women and Girls in Education	Washington	DC	<a href="http://www.ncwge.org">www.ncwge.org</a>
National Committee for Responsive Philanthropy	Washington	DC	<a href="http://www.ncrp.org">www.ncrp.org</a>
National Committee on Pay Equity	Washington	DC	<a href="http://www.feminist.com/fairpay">www.feminist.com/fairpay</a>
National Community Capital Association	Philadelphia	PA	<a href="http://www.communitycapital.org">www.communitycapital.org</a>
National Council for Research on Women	New York	NY	<a href="http://www.ncrw.org">www.ncrw.org</a>
National Council of Women's Organizations	Washington	DC	<a href="http://www.womensorganizations.org">www.womensorganizations.org</a>
National Economic Development and Law Center	Oakland	CA	<a href="http://www.nedlc.org">www.nedlc.org</a>
National Education Center for Women in Business	Greensburg	PA	<a href="http://www.e-magnify.com">www.e-magnify.com</a>
National Federation for Teaching Entrepreneurship	New York	NY	<a href="http://www.nfte.com">www.nfte.com</a>
National Indian Business Network	Washington	DC	<a href="http://www.nibanetwork.org">www.nibanetwork.org</a>
National Minority Business Council	New York	NY	<a href="http://www.nmbc.org">www.nmbc.org</a>
National Network of Grantmakers	Brooklyn	NY	<a href="http://www.nng.org">www.nng.org</a>
National Organization for Women NOWLDEF	Washington	DC	<a href="http://www.now.org">www.now.org</a>
National Partnership for Women and Families	Washington	DC	<a href="http://www.nationalpartnership.org">www.nationalpartnership.org</a>
National Urban Coalition	Washington	DC	
National Women Business Owners' Corporation	Lake Park	FL	<a href="http://www.nwboc.org">www.nwboc.org</a>
National Women's Business Council	Washington	DC	<a href="http://www.nwbc.gov">www.nwbc.gov</a>
National Women's Law Center	Washington	DC	<a href="http://www.nwlc.org">www.nwlc.org</a>
Networking Moms	Mount Airy	MD	<a href="http://www.networkingmoms.com">www.networkingmoms.com</a>
New Road Map Foundation	Seattle	WA	<a href="http://www.newroadmap.org">www.newroadmap.org</a>
New York Community Trust	New York	NY	<a href="http://www.nycommunitytrust.org">www.nycommunitytrust.org</a>
New York Women's Foundation	New York	NY	<a href="http://www.nywf.org">www.nywf.org</a>
NewTithing Group	San Francisco	CA	<a href="http://www.newtithing.org">www.newtithing.org</a>
Nokomis Foundation	Grand Rapids	MI	<a href="http://www.nokomisfoundation.org">www.nokomisfoundation.org</a>
Nord Family Foundation	Elyria	OH	<a href="http://www.nordff.org">www.nordff.org</a>
North Star Fund	New York	NY	<a href="http://www.northstarfund.org">www.northstarfund.org</a>
Northern California Community Loan Fund	San Francisco	CA	<a href="http://www.ncclf.org">www.ncclf.org</a>
NW Stone Soup	Olympia	WA	<a href="http://www.nwstonesoup.org">www.nwstonesoup.org</a>
Open Philanthropy Foundation	Brooklyn Park	MN	<a href="http://www.openphilanthropy.org">www.openphilanthropy.org</a>
Oppenheimer Funds - Women & Investing Program	Denver	CO	<a href="http://www.oppenheimerfunds.com">www.oppenheimerfunds.com</a>
Organization for Economic Cooperation and Development	Paris	France	<a href="http://www.oecd.org">www.oecd.org</a>
Oxygen	New York	NY	<a href="http://www.oxygen.com">www.oxygen.com</a>
Packard Foundation, David and Lucile	Los Altos	CA	<a href="http://www.packard.org">www.packard.org</a>
Paraprofessional Healthcare Institute	Bronx	NY	<a href="http://www.paraprofessional.org">www.paraprofessional.org</a>
People's Fund, The	Washington	DC	<a href="http://www.peoplesfund.org">www.peoplesfund.org</a>
Philanthropic Initiative Inc., The	Boston	MA	<a href="http://www.tpi.org">www.tpi.org</a>
Project Self-Sufficiency	Loveland	CO	<a href="http://www.ps-s.org">www.ps-s.org</a>
Project Tsunami	Atlanta	GA	
Renaissance Entrepreneurship Center	San Francisco	CA	<a href="http://www.rencenter.org">www.rencenter.org</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Resource Generation	Cambridge	MA	<a href="http://www.resourcegeneration.org">www.resourcegeneration.org</a>
Resourceful Women	San Francisco	CA	<a href="http://www.rw.org">www.rw.org</a>
Responsible Wealth	Boston	MA	<a href="http://www.responsiblewealth.org">www.responsiblewealth.org</a>
RESULTS	Washington	DC	<a href="http://www.resultsusa.org">www.resultsusa.org</a>
Rockefeller Brothers Fund	New York	NY	<a href="http://www.rbf.org">www.rbf.org</a>
Rockefeller Foundation, The	New York	NY	<a href="http://www.rockfound.org">www.rockfound.org</a>
San Diego Foundation	San Diego	CA	<a href="http://www.sdfoundation.org">www.sdfoundation.org</a>
Schlarb Foundation for Women Entrepreneurs	Birmingham	AL	<a href="http://www.cawbc.org/schlarb.html">www.cawbc.org/schlarb.html</a>
Self-Employment Loan Fund, Inc. (SELF) WBC	Phoenix	AZ	<a href="http://www.selfloanfund.org">www.selfloanfund.org</a>
SF Works	San Francisco	CA	<a href="http://www.sfworks.org">www.sfworks.org</a>
Shefa Fund, The	Philadelphia	PA	<a href="http://www.shefafund.org">www.shefafund.org</a>
Shelby Cullom Davis Foundation	Washington	DC	<a href="http://www.his.com/~scdf/homePage.html">www.his.com/~scdf/homePage.html</a>
ShoreBank	Chicago	IL	<a href="http://www.sbk.com/livesite/main">www.sbk.com/livesite/main</a>
Simmons School of Management	Boston	MA	<a href="http://www.simmons.edu/gsm/index.html">www.simmons.edu/gsm/index.html</a>
Sister Fund, The	New York	NY	<a href="http://www.sisterfund.org">www.sisterfund.org</a>
Society of Women Engineers	Chicago	IL	<a href="http://www.swe.org">www.swe.org</a>
Southern Community Development Corporation	Arkadelphia	AK	<a href="http://www.southerncdc.org">www.southerncdc.org</a>
Southern Development Bancorporation	Arkadelphia	AK	<a href="http://www.southerndevelopmentbancorp.com">www.southerndevelopmentbancorp.com</a>
Southern Financial Partners	Arkadelphia	AK	<a href="http://www.southernfinancialpartners.org">www.southernfinancialpartners.org</a>
Springboard Enterprises	Washington	DC	<a href="http://www.springboardenterprises.org">www.springboardenterprises.org</a>
Strategic Actions for a Just Economy (SAJE)	Los Angeles	CA	<a href="http://www.saje.net">www.saje.net</a>
Sutra Foundation			<a href="http://www.sutrafoundation.com">www.sutrafoundation.com</a>
The Foundation Center	New York	NY	
Third Millennium	New York	NY	<a href="http://www.thirdmil.org">www.thirdmil.org</a>
Third Wave Foundation	New York	NY	<a href="http://www.thirdwavefoundation.org">www.thirdwavefoundation.org</a>
Three Guineas Fund	San Francisco	CA	<a href="http://www.3gf.org">www.3gf.org</a>
Three Rivers Community Fund	Pittsburg	PA	<a href="http://www.threeriverscommunityfoundation.org">www.threeriverscommunityfoundation.org</a>
Tides Foundation, The	San Francisco	CA	<a href="http://www.tidesfoundation.org">www.tidesfoundation.org</a>
Tradeswomen Now & Tomorrow	Chicago	IL	<a href="http://www.tradeswomennow.org">www.tradeswomennow.org</a>
Trickle Up Program	New York	NY	<a href="http://www.trickleup.org">www.trickleup.org</a>
U.S. Chamber of Commerce	Washington	DC	<a href="http://www.uschamber.org/default.htm">www.uschamber.org/default.htm</a>
U.S. Small Business Administration	Washington	DC	<a href="http://www.sba.gov">www.sba.gov</a>
United for a Fair Economy	Boston	MA	<a href="http://www.FairEconomy.org">www.FairEconomy.org</a>
United Way	Alexandria	VA	<a href="http://www.unitedway.org">www.unitedway.org</a>
University of Michigan Business School	Ann Arbor	MI	<a href="http://www.bus.umich.edu/womenMBA">www.bus.umich.edu/womenMBA</a>
Upwardly Global	San Francisco	CA	<a href="http://www.upwardlyglobal.org">www.upwardlyglobal.org</a>
W.K. Kellogg Foundation	Battle Creek	MI	<a href="http://www.wkkf.org">www.wkkf.org</a>
Washington Center, The	Washington	DC	<a href="http://www.twc.edu/internships/Areas/WomensIssues.htm">www.twc.edu/internships/Areas/WomensIssues.htm</a>
Washington Women's Foundation	Seattle	WA	<a href="http://www.wawomensfoundation.org">www.wawomensfoundation.org</a>
WEEA Equity Resource Center	Newton	MA	<a href="http://www.edc.org/WomensEquity">www.edc.org/WomensEquity</a>
Wellesley Centers for Women	Wellesley	MA	<a href="http://www.wcwonline.org">www.wcwonline.org</a>
West Company	Ukiah	CA	<a href="http://www.westcompany.org">www.westcompany.org</a>
Wf360	New York	NY	<a href="http://www.womenfuture.com">www.womenfuture.com</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Whirlwind Women	San Francisco	CA	<a href="http://whirlwind.sfsu.edu/general_info/whirlwind_women/whirlwind_women1.html">whirlwind.sfsu.edu/general_info/whirlwind_women/whirlwind_women1.html</a>
White House Project, The	New York	NY	<a href="http://www.thewhitehouseproject.org">www.thewhitehouseproject.org</a>
Wider Opportunities for Women	Washington	DC	<a href="http://www.wowonline.org">www.wowonline.org</a>
WILD for Human Rights	San Francisco	CA	<a href="http://www.wildforhumanrights.org">www.wildforhumanrights.org</a>
William Randolph Hearst Foundations, The	New York	NY	<a href="http://www.hearstfdn.org">www.hearstfdn.org</a>
Winds of Change Foundation	Woodside	CA	<a href="http://www.windsofchange.org">www.windsofchange.org</a>
Wisconsin Community Fund	Madison	WI	<a href="http://www.wisconsincommunityfund.org">www.wisconsincommunityfund.org</a>
Womanowned.com	Web-based		<a href="http://www.womanowned.com">www.womanowned.com</a>
Women & Financial Independence Program	Northampton	MA	<a href="http://www.smith.edu/wfi/">www.smith.edu/wfi/</a>
Women and Philanthropy	Washington	DC	<a href="http://www.womenphil.org">www.womenphil.org</a>
Women Construction Owners & Executives	College Park	MD	<a href="http://www.wcoeusa.org">www.wcoeusa.org</a>
Women Employed	Chicago	IL	<a href="http://www.womenemployed.org">www.womenemployed.org</a>
Women Executives in Public Relations	New York	NY	<a href="http://www.wepr.org">www.wepr.org</a>
Women Executives in State Government	Alexandria	VA	<a href="http://www.wesg.org">www.wesg.org</a>
Women for Hire	New York	NY	<a href="http://www.womenforhire.com">www.womenforhire.com</a>
Women Impacting Public Policy (WIPP)	Oklahoma City	OK	<a href="http://www.wipp.org">www.wipp.org</a>
Women in Management	Springfield	IL	<a href="http://www.wimonline.org">www.wimonline.org</a>
Women in Media and News	Brooklyn	NY	Currently in planning phase
Women in New Growth Stages (WINGS)	Worthington	OH	<a href="http://www.wings-women.com">www.wings-women.com</a>
Women in Technology International	Encino	CA	<a href="http://www.witi.com">www.witi.com</a>
Women Incorporated	Culver City	CA	<a href="http://www.womeninc.org">www.womeninc.org</a>
Women Leading Business/Harvard Business School	Boston	MA	<a href="http://www.exed.hbs.edu/programs/wlb/">www.exed.hbs.edu/programs/wlb/</a>
Women of Color Fundraising Institute	Boston	MA	<a href="http://www.3gf.org/grantee_wocfi.html">www.3gf.org/grantee_wocfi.html</a>
Women of Color Resource Center	Oakland	CA	<a href="http://www.coloredgirls.org">www.coloredgirls.org</a>
Women of Silicon Valley Fund	San Francisco	CA	<a href="http://www.twfusa.org/media_c_062102_sfc.html">www.twfusa.org/media_c_062102_sfc.html</a>
Women on Wall Street/Deutsche Bank	New York	NY	<a href="http://www.db.com/wows">www.db.com/wows</a>
Women Presidents' Organization	New York	NY	<a href="http://www.womenpresidentsorg.com">www.womenpresidentsorg.com</a>
Women Unlimited	Augusta	ME	<a href="http://www.womenunlimited.org">www.womenunlimited.org</a>
Women Unlimited, Inc.	New York	NY	<a href="http://www.women-unlimited.com">www.women-unlimited.com</a>
Women Work!	Washington	DC	<a href="http://www.womenwork.org">www.womenwork.org</a>
Women Working 2000 + Beyond	Web-based		<a href="http://www.womenworking2000.com">www.womenworking2000.com</a>
WOMEN\$ Fund	Anchorage	AK	<a href="http://www.alaskabizbuilders.org/women\$fund">www.alaskabizbuilders.org/women\$fund</a>
Women's Educational and Industrial Union	Boston	MA	<a href="http://www.weiu.org">www.weiu.org</a>
womenbiz.gov	Washington	DC	<a href="http://www.womenbiz.gov">www.womenbiz.gov</a>
Women's Alliance	Miami	FL	<a href="http://www.thewomensalliance.org">www.thewomensalliance.org</a>
Women's Bean Project	Denver	CO	<a href="http://www.womensbeanproject.com">www.womensbeanproject.com</a>
Women's Business Assistance Center of N Alabama	Mobile	AL	<a href="http://www.ceebeic.org/~wbac">www.ceebeic.org/~wbac</a>
Women's Business Assistance Center of NW Florida	Pensacola	FL	<a href="http://www.ceebeic.org/~wbac">www.ceebeic.org/~wbac</a>
Women's Business Center - Idaho	Boise	ID	<a href="http://www.wemswbc.org">www.wemswbc.org</a>
Women's Business Center of the Capital Area	Washington	DC	<a href="http://www.womensbusinesscenter.org">www.womensbusinesscenter.org</a>
Women's Business Development Center	Chicago	IL	<a href="http://www.wbdc.org">www.wbdc.org</a>
Women's Business Development Center	Stamford	CT	<a href="http://www.ctwbdc.org">www.ctwbdc.org</a>

<b>ORGANIZATION NAME</b>	<b>CITY</b>	<b>STATE</b>	<b>WEBSITE</b>
Women's Business Enterprise National Council	Washington	DC	<a href="http://www.wbenc.org">www.wbenc.org</a>
Women's Council of Realtors	Chicago	IL	<a href="http://www.wcr.org">www.wcr.org</a>
Women's Donor Network	San Francisco	CA	under construction
Women's E News	New York	NY	<a href="http://www.womensenews.org">www.womensenews.org</a>
Women's Economic Agenda Project	Oakland	CA	<a href="http://www.weap.org">www.weap.org</a>
Women's Economic Development Agency	Atlanta	GA	<a href="http://www.weda-atlanta.org">www.weda-atlanta.org</a>
Women's Economic Round Table (WERT)	New York	NY	<a href="http://www.wert.org">www.wert.org</a>
Women's Edge	Washington	DC	<a href="http://www.womensedge.org">www.womensedge.org</a>
Women's Enterprise Institute	Midway	KY	<a href="http://www.weimidway.org">www.weimidway.org</a>
Women's Executive Circle of the UJA-Federation	New York	NY	<a href="http://www.ujafedny.org/Get_Involved/Campaign_Connections/Womens.html">www.ujafedny.org/Get_Involved/Campaign_Connections/Womens.html</a>
Women's Financial Network at Siebert	New York	NY	<a href="http://www.wfn.com">www.wfn.com</a>
Women's Foundation, The	San Francisco	CA	<a href="http://www.twfusa.org">www.twfusa.org</a>
Women's Fund of the Milwaukee Foundation	Milwaukee	WI	<a href="http://www.womensfund.com">www.womensfund.com</a>
Women's Funding Alliance	Seattle	WA	<a href="http://www.wfalliance.org">www.wfalliance.org</a>
Women's Funding Network	San Francisco	CA	<a href="http://www.wfnet.org">www.wfnet.org</a>
Women's Housing and Economic Development Corporation	New York	NY	<a href="http://www.whedco.org">www.whedco.org</a>
Women's Initiative for Self Employment	San Francisco	CA	<a href="http://www.womensinitiative.org">www.womensinitiative.org</a>
Women's Initiative for Self Employment -Spanish Center	San Francisco	CA	<a href="http://www.womensinitiative.org">www.womensinitiative.org</a>
Women's Institute for Financial Education	San Diego	CA	<a href="http://www.wife.org">www.wife.org</a>
Women's Institute for Secure Retirement	Washington	DC	<a href="http://www.wiser.heinz.org">www.wiser.heinz.org</a>
Women's Leadership Forum	Washington	DC	<a href="http://www.democrats.org/wvc">www.democrats.org/wvc</a>
Women's Learning Partnership for Rights, Development & Peace	Bethesda	MD	<a href="http://www.learningpartnership.org">www.learningpartnership.org</a>
Women's Perspective	Fairfield	CT	<a href="http://www.womensperspective.org">www.womensperspective.org</a>
Women's Philanthropy Institute	Rochester	MI	<a href="http://www.women-philanthropy.org">www.women-philanthropy.org</a>
Women's Research & Education Institute (WREI)	Washington	DC	<a href="http://www.wrei.org">www.wrei.org</a>
Women's Resource Center	Orono	ME	<a href="http://www.wrc.umaine.edu">www.wrc.umaine.edu</a>
Women's Self Empowerment Project (WSEP)	Chicago	IL	<a href="http://www.wsep.com">www.wsep.com</a>
Women's Technology Cluster	San Francisco	CA	<a href="http://www.3gf.org/project_wtc.html">www.3gf.org/project_wtc.html</a>
Women's Venture Fund	New York	NY	<a href="http://www.womensventurefund.org">www.womensventurefund.org</a>
Women's Way	Philadelphia	PA	<a href="http://www.womensway.org">www.womensway.org</a>
Women's World Banking	New York	NY	<a href="http://www.swwb.org">www.swwb.org</a>
WomenVenture	Saint Paul	MN	<a href="http://www.womenventure.org">www.womenventure.org</a>
Woodhull Institute for Ethical Leadership	New York	NY	<a href="http://www.woodhull.org">www.woodhull.org</a>
Working for Equality & Economic Liberation (WEEL)	Missoula	MT	<a href="http://www.weelempowers.org">www.weelempowers.org</a>
Working Partnerships USA	San Jose	CA	<a href="http://www.wpusa.org">www.wpusa.org</a>
Works in Progress, Inc.	Sauk Rapids	MN	<a href="http://www.worksinprogress.org">www.worksinprogress.org</a>
WWWomen	San Francisco	CA	<a href="http://www.wwwomen.com">www.wwwomen.com</a>
Young Women Social Entrepreneurs	San Francisco	CA	under construction
YWCA	Washington	DC	<a href="http://www.ywca.org">www.ywca.org</a>
YWCA of the National Capital Area	Washington	DC	<a href="http://www.ywcanca.org/">www.ywcanca.org/</a>



## BIOGRAPHIES

---

**Karen Abrams Gerber** is a consultant specializing in organizational and interorganizational learning. Her practice integrates conflict resolution, counseling, relationship building, and leadership development. Karen also works with social change organizations to design structures and practices to actualize their values. Currently, Karen is a doctoral candidate in Adult and Organizational Learning at Teachers College, Columbia University. She holds an MA in Organizational Psychology from Teachers College.

Contact information:  
karen\_abrams@yahoo.com

**Amy M. Beacom** is a consultant specializing in women's leadership development. Her practice focuses primarily on work-life balance issues, advancement coaching and assessment, and group training and process. Amy is currently a doctoral candidate in Organizational Psychology at Teachers College, Columbia University, in the Department of Organization and Leadership, where she also received her MA.

Contact information:  
amybeacom@yahoo.com

**Emily L. Palmer** has had a ten-year career in nonprofit administration. She currently works as a freelance consultant for nonprofit planning, research, institutional development, and fundraising. Prior to consulting, Emily worked as Assistant Director of Development for the Portland Institute for Contemporary Art (PICA) in Portland, Oregon. During her years there, PICA became firmly established as a premier international contemporary arts organization.

Contact information:  
emilylpalmer@yahoo.com



**WEST COAST OFFICE/HEADQUARTERS**

PO Box 620231  
Woodside, CA 94062  
phone 650-851-6914  
fax 650-851-2887

**EAST COAST OFFICE**

31 Grosvenor Road  
Short Hills, NJ 07078  
phone 973-467-1350  
fax 973-467-1052

[www.windsofchange.org](http://www.windsofchange.org)  
[info@windsofchange.org](mailto:info@windsofchange.org)