Afterword by Dr. Helene D. Gayle, President and CEO, CARE

LEADING WITH CARE

HOW WOMEN AROUND THE WORLD

ARE INSPIRING BUSINESSES,

EMPOWERING COMMUNITIES,

AND CREATING OPPORTUNITY



MARY CANTANDO

Foreword by Sheila C. Johnson
Founder and CEO, Salamander Hospitality & Global Ambassador, CARE

Praise for Leading with Care

- "If you think your life is full of obstacles, read this book. Mary Cantando delivers a no-holds-barred account of women who have faced the toughest obstacles, yet managed to come out on top. *LEADING WITH CARE* captures the wisdom of women from the far corners of the earth who went from surviving to thriving. The Institute for Economic Empowerment of Women, a partner with CARE, helps women business owners feed their families and rebuild their countries. Together, we provide *Peace through Business*."
 - —**Terry Neese**, cofounder and president, Institute for Economic Empowerment of Women
- "LEADING WITH CARE provides readers with seemingly impossible accounts of women who glow by finding a way to succeed in the harshest conditions. Brimming with inspiration of extraordinary women, this book will prompt you to give gratitude to the blessings you currently have as well as motivate you to find ways to apply their lessons to your own life."
 - —**Sandra Yancey**, founder and CEO, eWomenNetwork Inc.
- "LEADING WITH CARE is no dry recitation of management theories. Rather, it introduces the reader to remarkable women, each eager to prove that anyone with passion and commitment can achieve her goals. Even the most successful women in business will be enlightened by the lessons Mary Cantando brings to light in this book."
 - —**Helen Han**, interim executive director, National Association of Women Business Owners

- "LEADING WITH CARE captures the essence of true leadership. When a woman reaches deep inside to find the courage and commitment to change the world around her, she exhibits a powerful lesson that is relevant from the board room to the village square. These stories teach that lesson."
 - —**Caroline Whitson**, president of Columbia College and founder of the SC Alliance for Women
- "LEADING WITH CARE recounts amazing stories of women from the far corners of the earth who have become successful beyond their wildest dreams. Mary Cantando has captured the wisdom of women who went from surviving to thriving in developing nations, and then brings them to you as the most unlikely, but powerful mentors."
 - —Marti Barletta, author, *Prime Time Women* and *Marketing to Women*
- "LEADING WITH CARE brings together the struggles and successes of some of the most amazing women in the world. Imagine starting a business with a loan for \$1.40 or being responsible for providing water for your entire community. These women are heroines in the truest sense, and once you meet them your life will be forever changed."
 - —Susan Solovic, CEO, SBTV.com

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For John. On a scale of one to ten, you've made my life an eleven.

And for the amazing young women in my life: Suzanne, Heather, Amy, and Megan.

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Foreword



As a global ambassador for CARE, I have witnessed firsthand the remarkable ability of women to endure. In dirt-poor towns and ramshackle villages, I've seen women, young and old, maintain hope and optimism, even as the challenges of poverty, disease, and cultural biases shadow their every move.

What these women have is strength. What they have is a life force from which they draw a seemingly endless supply of power. That's why the humanitarian organization CARE puts women at the heart of its efforts to eliminate root causes of extreme poverty. CARE understands women's power to spark change—even in the poorest communities. Similarly, I am not surprised to read the author's conclusion that humanity's best hope to break the insidious cycle of poverty is to empower women.

Until women can vote and hold office; until they are allowed to start businesses, to own homes, and to teach; until they are afforded the rights, the privileges and, ultimately, the respect of full citizenship, such poverty will never end.

Even in the United States, one has to look no further than the poorest communities, especially in African-American neighborhoods in many of our cities. Whatever sense of family and community exists does so because of the enduring presence of a network of incredibly strong women. Those women—we women—are the linchpins of our families and our communities. And because we serve as the delicate threads that hold together the fabric of our societies, we have it in our power to effect meaningful and lasting change.

I once co-chaired a dinner to fund AIDS research, and we used the occasion to honor actress Ashley Judd and singer and humanitarian Bono, of the rock group U2.

I'll never forget Bono's comments. He bounded onstage, thanked us for his award, and then—with his unparalleled charm—compared women to lionesses.

Let me explain: An African friend had pointed out to Bono that the success of a lion pride is due largely to the females' ability to hunt and to protect the young. The "King of the Beasts" would be lost without the support of strong females.

Bono then started listing some of the powerful women who were in attendance that evening.

"Nancy Pelosi," said Bono, adding with a smile the phrase "Madame Speaker." He then took a beat and said in a half growl, "lioness."

"Ashley Judd," he added, "... lioness."

And he kept ticking off the names—one powerful woman after another—and after each one he would take a good long beat and say in that thick Irish brogue of his, "lioness."

Well, my friends, that's what you'll find in this book: stories by and about lionesses. I hope you enjoy them and can learn from them, just like those of us who work with CARE continue to learn from the countless strong-willed women who are working hard to create a better future for the whole world.

Middleburg, Virginia Sheila C. Johnson

July 2009 Founder and CEO, Salamander Hospitality

Global Ambassador, CARE

Introduction



When we think of women in developing countries, our minds immediately flash to what they need, what we can give to them, how we can help them. But what if we flipped this notion upside down? What if those of us who are well educated and well fed considered what we could learn from them—how they could help us?

Those who find the greatest success in business and the most satisfaction in life are often eternal students. This is especially true of women. We're always studying what others are doing and how they're doing it.

Of course, there are expected ways to learn these things: taking courses and workshops, reading books by accomplished leaders, watching how successful people get things done.

And there are unexpected ways.

Certainly, a successful, well-educated woman—a corporate executive in New York City, an entrepreneur in Dallas, or a non-profit leader in Seattle—would have little to learn from a woman struggling to feed her family in Bosnia, or one building a microbusiness in Zambia, or one teaching fellow villagers to read in Haiti.

Or so we think.

But the wisest among us know that life's most valuable lessons are often learned in unexpected places and from unexpected teachers. This book will bring you into the lives of these unexpected teachers—women whose minds and hearts have been ignited by the global humanitarian organization CARE.

An Organization Making a World of Difference

Consider these statistics:

- Women do about 66 percent of the world's work but earn only 10 percent of the world's income.
- Women produce 50 percent of the world's food but own just 1 percent of its farmland.
- Of those living in extreme poverty, 60 percent are women and girls.
- Nearly 66 percent of children who do not attend school are girls.

Although these statistics demonstrate the unfair burden that women carry, they are also an indication of the *opportunity for change* that exists.

Each year CARE makes that opportunity real for fifty-five million people in sixty-six developing countries. As one of the leading humanitarian organizations in the world, CARE fights global poverty by equipping poor women with the resources they need to transform their lives. CARE supports women through community-based initiatives that advance basic education, improve health, increase economic opportunity, and meet emergency needs during and after disasters.

It is no accident that women and girls are at the heart of CARE's initiatives to end global poverty. Both domestically and abroad, restoring a community starts first at home by valuing education and health care. When poor women have access to resources and information, they are able to help their families escape poverty and strengthen their communities as well.

Formed in 1945 to support the rebuilding of Europe following World War II, CARE was initially known for the "CARE Packages" that they distributed to refugees across the war-torn continent.

From those parcels of food to programs that help people create their own solutions to poverty, CARE has touched countless millions of lives around the globe.

Drawing strength from over sixty years of experience, CARE approaches the needs of women and communities from five distinct perspectives, each providing an opportunity for dramatic change:

- Strengthening capacity for self-help
- Providing economic opportunity
- Supporting and building communities
- Influencing policy related to the environment and providing relief for emergencies and disasters
- Addressing discrimination

Following these guiding principles, CARE has proven time and time again that their focus on women and girls as agents of change creates exponential results. When CARE supports a girl's education, she passes her knowledge along to others in her family and her community. When CARE offers a woman health services one day, she returns the next day, bringing a neighbor who is also in need. When CARE provides a woman with a microloan and business training, she not only creates a livelihood for herself and her family, but she creates jobs for others in her village. With CARE, small investments in women show huge returns, not only for the women themselves but for their families and communities as well.

In today's world of ever-shifting borders, ongoing wars, and environmental uncertainty, CARE remains focused on rebuilding lives. Regardless of America's own economic situation, individual women, as well as corporations and institutions, cannot ignore the suffering in so many parts of the world. And as we look toward the future, we must provide for the education and health of the world's children—our children—who are our only hope.

For that very reason, many of the world's largest corporations support CARE. Having witnessed the lasting differences that CARE brings to communities in need, these corporate supporters, as well as individual CARE donors, have come to trust that CARE's enablement of community, opportunity, and education is one of our best hopes for righting some of the world's wrongs and building the future that our children need and deserve.

A Unique and Powerful Approach to Leadership

Having built my business on supporting women entrepreneurs, I have long been intrigued by CARE's focus on women. The more I became involved with the organization and understood how women and girls bear the brunt of poverty, the more determined I was to do something about it. That is why I am so thrilled to share this book with you. It is the culmination of my eighteen months of research about amazing women who have struggled through unimaginable circumstances to achieve self-sufficiency and ultimate success.

Leading with Care is structured around CARE's five perspectives, listed earlier. Part One is "Developing Self-Sufficiency"; Part Two is "Capitalizing on Opportunity"; Part Three is "Building Community"; Part Four is "Protecting the Environment Through Action and Policy"; and Part Five is "Addressing Discrimination." As we move through each of these topics, you will see how every one of these principles can create a mind shift, both in developing countries and in your own world.

In each part, we first meet a woman who has improved her own life and the lives of those around her by taking advantage of opportunities provided by CARE. We witness firsthand how she is able to create a new business or lead a major shift in her community, while providing for her family and building a better future for the next generation. But these are not just stories; they are examples of real lives being changed. You will see how each

woman's determination causes her to do more, to be more for her family and her community.

And as you read these seemingly impossible accounts of women who have found a way to succeed in the harshest conditions, I challenge you to look for ways to apply their lessons to your own life. If a woman in Niger can build a successful business starting with a loan of \$1.40, what can you do with your resources? If a twenty-year-old in India can provide basic health care services for her village, what can you do to help your neighbors? If a woman in Mozambique can work seven days a week to bring water to her village, what can you do to safeguard the environment in your corner of the world? As you learn from these women and others like them, allow their lessons to carry over to the day-to-day activities of your own life: the way you save or spend your money, the way you support your colleagues and neighbors, the way you affect the environment.

After learning from a woman who has turned her life around with the help of a CARE program, we next explore the experiences of successful women executives on the same topic. Here, we discover what each of these executives has learned from CARE, how CARE's message resonates with her, and how she gives back. In many instances, the women involved had already been longtime supporters of CARE, but a few were introduced for the first time to CARE through their participation in this book. They found their own stories reflected in the accounts of the CARE women and are now benefactors.

After learning from these women, we wrap up each part by discussing ways to integrate the concept in your own life, and we offer specific questions to get you started.

At the end of the book, you will also find a resource section with further information on all the women, organizations, and events that you'll read about.

In an ever-shifting world, you will discover why CARE's message is timeless. You'll see how the women's practical approach to building businesses and self-sufficiency—in any economy, in any

6 Leading with Care

nation—gives us all hope for the future. And you'll discover how to implement what you learn in your own life.

Moving Toward a Better World for All Women

Leading with Care provides leadership concepts you could not learn anywhere else, in a format you've never before experienced. Through these pages, you'll gain years of experience from women who have earned the right to tell their stories.

No matter how successful you've been, traveling the path with these women will bring you to greater success. That's our goal: to learn from each other to create a more perfect world for women everywhere.



DEVELOPING

SELF-SUFFICIENCY

Just what makes a woman self-sufficient?
Is it money, education, a sense that she knows where she's going in life? Is it her ability to stand on her own in any situation and appear calm no matter what? Or is it her power to start with absolutely nothing and build a magnificent life? Perhaps she makes decisions based on what she believes is right rather than what is popular. Or maybe she has the ability to bounce back from every challenge that comes her way.

Regardless of your definition, I think you'll agree that a self-sufficient woman motivates others by the example she sets. She projects strength and energy. She brings calm to chaos, perspective to problems, reassurance to crises—and when things are going well, she *really* shines.

Those of us who live in relatively stable environments with the basic necessities of life may take self-sufficiency for granted. But what about women in developing nations who struggle to feed their children, women who walk several hours every day just to access water, women who cannot read or write because they never had the opportunity to attend school? How do such women step onto the path to self-sufficiency?

Recognizing a Need

Global humanitarian organization CARE recognizes that women around the world suffer disproportionately from poverty and lack of opportunity. In economically depressed nations, women continue to be held back, and only when they have the chance to reach for independence are they able to live secure, thriving lives. For more than sixty years, CARE has enabled women in developing countries to improve their lives through programs that address the particular needs of their own regions of the world.

Because gains for women result in gains for entire families, CARE programs focus on at-risk women and girls. One program in India, for example, teaches women the technical skills to become leather artisans and the business skills to sell the items they produce. In Bolivia, CARE facilitates alliances between produce growers and international export companies to ensure that women are paid a fair price for their products. In Kenya, CARE provides family planning information and strengthens the local health system to improve women's health and quality of life.

As such programs (and hundreds of others) gain a foothold, women have the opportunity to become self-sufficient by learning about and then claiming their rights to education, income, and health, often for the first time in their lives. This newfound independence then leads women to seek greater participation and voice in their communities, creating a ripple effect across society. By helping women create new opportunities, CARE challenges generations of negative beliefs that have limited not only individual women but their families and communities as well.

To be clear, however, CARE cannot *make* a woman self-reliant. She must do that for herself. CARE's role is to provide the education and tools that women need, help change the social structures that limit their choices, and encourage women to unite to claim their rights. By deciding to capitalize on these opportunities, women take the first step toward gaining the personal independence that they will carry with them for the rest of their lives.

Creating Opportunities for Self-Reliance

From one continent to the next, one economy to the next, one community to the next, CARE responds appropriately to women's needs and traditions. From Afghanistan to Guatemala to Zimbabwe, by providing the basic components for self-sufficiency, CARE helps women transform their lives. And often in the process, these very women become leaders in their communities and go on to transform the lives of others.

In Afghanistan, for example, after generations of conflict, girls are finally gaining the opportunity for basic education through sixth grade, but anything beyond that is still largely out of reach. This is particularly true in rural areas where fewer schools and teachers, combined with more conservative attitudes, tend to keep girls at home. To bridge this gap, CARE created fourteen specialized schools for girls in the seventh, eighth, and ninth grades. Besides educating the hundreds of girls enrolled in this program, CARE has trained forty-two new teachers. The beauty of this program is that it moves multiple generations of women toward self-sufficiency by ensuring that the students of today have an opportunity to learn, while women are trained to teach the students of tomorrow.

Thousands of miles away, in Madagascar, CARE's food-for-work programs provide both short-term hunger relief and long-term infrastructure enhancement, while helping women learn skills to increase their independence. Through the program, women are paid in food wages for both training and for working on community projects such as water and sanitation systems. These projects provide income and food for about 10,000 households, as well as improvements to environmental and health infrastructure, ultimately benefiting not only those directly involved but about 200,000 others in the region. By providing training and jobs through this effort, CARE enables women to feed their children today and learn skills that they can take into tomorrow—all while making a long-lasting impact on the infrastructure of their country.

The women of Nepal have long lived on the fringes of society. In response to the generations-old pattern of discrimination, CARE initiated a five-year project in 2007 called Women and Youth as Pillars of Sustainable Peace. This forward-thinking program engages poor, socially excluded women and youth to work toward a democratic constitution and eventual peace in the region. One of the ultimate goals of this project is to influence government policy so that women's rights are protected. By involving the very women who will benefit from the program, CARE is helping them become self-sufficient while making a difference in the future of their country.

In rural Egypt, where only 2 percent of girls complete secondary school, the lack of classrooms and teachers prevents girls from getting an education. Gender bias creates even further problems, as the language and behavior of teachers send the message that boys are more intelligent and capable than girls. In response to this multifaceted challenge, CARE has partnered with other organizations to launch an initiative called the New School Program. As more and more girls become a part of this program and obtain an education, they are able to pass along their knowledge and serve as role models for the next generation of rural Egyptian girls.

In Uganda, women and girls have long been the targets of abduction, maiming, rape, physical assault, and forced early marriages. CARE's Women's Empowerment for Peace program supports those who have survived such violence and helps them develop the skills and ability to stand up for their rights. Among other goals, the program is helping twelve thousand women and girls seek redress for atrocities they have suffered. By enabling these women to acquire what is rightfully theirs, CARE is helping them increase their incomes and participate more fully in local decision-making policies.

In a rural area of Guatemala, where two-thirds of the population is illiterate, a unique CARE program combines microloans for

indigenous women with a three-year education program for their daughters. Working through a distance education program, these girls access educational videocassettes and watch televised classes to complete school and earn their diplomas. By helping mothers build small businesses through microloans, while educating their daughters—perhaps to own their own businesses someday—CARE is helping back-to-back generations of indigenous Guatemalan women find new strength and opportunity.

By looking at these examples, which represent just a handful of CARE's ongoing initiatives, you can begin to see some of the ways that CARE helps women move toward the future by customizing solutions to meet the particular needs of each region. By analyzing each situation and then providing an appropriate response, CARE is able to make the greatest impact on the greatest number of women—helping millions move toward self-sufficiency.



CREATING SELF-SUFFICIENCY THROUGH TRAINING

As a teenager, Maria Landa gained her training and confidence in a CARE-sponsored welding program; she then used a loan from CARE to expand her small metal-fabrication business to provide jobs to fellow townspeople. From a business perspective, Maria's story would be fascinating enough: she created a new business model, identified a new market for metal construction and scaffolding, and, ultimately, created an entire new industry. But her story goes far beyond developing a financially stable business, as she used the skills and resources she originally obtained from CARE to later support the organization's relief efforts by building shelters for thousands of fellow Peruvians following a disastrous earthquake.

Living an Unlikely Life

If you want to visit Maria, you must travel to Villa El Salvador, where the dusty, pot-holed roads all look the same, and the lines of low-lying roofs crowd the view in every direction. There on one particular block you'd notice a freshly painted, two-story building. Although a seemingly ordinary sign, "Santa Maria Enterprises," hangs above the storefront, this business is anything but ordinary. In fact, its very existence is an unlikely story.

Forty years ago, this entire area of Peru was a barren spot in the desert. Built from scratch on the outskirts of Lima, the settlement of Villa El Salvador was established as a refuge for poor migrants in 1971. Now this urban area is bursting at the seams, with a population that has swelled to over 400,000. And its inhabitants toil day after day in harsh poverty. Yet in spite of a tarnished landscape and rampant crime, this self-governed community is the envy of Peruvians struggling to better their lives. That's because Villa El Salvador provides the education, health care, and municipal services that most communities of the region do not.

It is here that Maria Landa has created a quality of life that many Peruvian women cannot even dream of. At age thirty-one, Maria defies the status quo, as she is an unmarried business owner and property owner. Like her hometown, Maria has become self-sufficient. As the head of Santa Maria Enterprises, she has come to represent just what is possible for working women across Peru.

With her entrepreneurial success and stellar reputation as one of the country's best welders, Maria makes it look easy, as if everything just fell into place. Not so. Her journey to being named Miss Micro-Entrepreneur of Lima defies the odds.

Following the Dreams of Her Childhood

Unlike most girls growing up in her region, Maria was never limited by gender expectations. Her parents, entrepreneurs themselves, never steered her toward the traditional domestic role of most Peruvian women. And during her days at an all-girl Catholic primary school, the nuns demonstrated to Maria and her school-mates that there was no limit to what girls could learn and achieve by teaching them skills that were usually reserved for boys, such as car repair. Instead of being influenced to follow a restrictive female path, Maria was empowered to do anything and be anything. She was groomed to follow her dreams.

But following dreams was easier said than done, when living in a shantytown for the working poor. If it had not been for her parents, who prioritized schooling at all costs, Maria would have been just another struggling girl with limited opportunity and means. But within their modest home, Maria, her sisters, and her brother were encouraged to reach for something more.

In 1994, when Maria was just seventeen and a recent high school graduate, her father came home with a flyer that would change her life. CARE was offering a technical training program for teens in the area. He discussed the idea with Maria and her nineteen-year-old sister Elvira, and they both decided to give it a shot. But when they arrived to register for the metal carpentry class, it became clear that none of the male students expected women to be a part of that class. In fact, the idea of women taking up any trade, much less a dangerous one such as welding, was unheard of in their country. But having been raised by parents who believed that their girls could do anything, the sisters weren't discouraged and continued to attend class. It took only a few days for them to prove that they had a real feel for the work, and although the rest of the class still regarded them skeptically, the commotion about their presence began to subside. Six months later, they became the first female graduates ever, and each landed apprentice work with a local welding business.

The pair spent a lot of time practicing their new trade by day—making doors, chairs, window frames, model airplanes, and toy cars—while continuing their studies by night. After completing her studies and apprenticeship, Maria became a contractor for the

Peruvian Air Force, welding jet engines. There she fell into the daily routine of commuting to and from the airport for several years. Eventually growing tired of working for someone else, Maria began to focus on her real dream. She yearned to own and operate her own business, and she began to discuss this idea with her family, who, as always, offered their support.

Starting Out Small

Based on her training and experience, Maria was able to get a bank loan of \$960 to start her business. With this money, she purchased some used welding equipment and began working in a room about the size of a storage shed next to her parents' home. She had done some research and determined that there was a guaranteed need for metal door frames, so that was her first product.

Although Maria loved working for herself, she found that building door frames was a limited business, and she was barely getting by. She knew she couldn't continue like this long term, and she wanted more. She needed a big idea and began researching ways to expand her metal business from a small product line in a small part of Villa El Salvador to the larger market in Lima.

Her research uncovered a two-step opportunity with the potential to transform her business. First, she would create scaffolding for construction sites; she knew the type of equipment needed for this and felt confident she could rework her shop to turn this product into an ongoing revenue stream. Then, once her scaffolding business began to turn a profit, she would pursue her *real* dream: to create tents, tables, and chairs, which she would rent out for events.

Needing money to purchase additional equipment, Maria went back to the bank for a larger loan. But although the bank had been willing to give her a token loan of less than \$1,000, she needed much more this time. Her new application was rejected on the grounds that she was too young and had no collateral. She tried to explain to the lender her plans for generating revenue and repaying the loan.

But the bank was very clear: they weren't about to lend real money to a "girl" who thought she could make it in a man's industry, much less one with a crazy idea about tents, tables, and chairs.

Luckily, Maria discovered that CARE could once again help her out. She learned that CARE had created a lending program called *Edyficar* (from the Spanish verb *edificar*, to build on or build up) to provide loans to small businesses like hers. Designed to help those with little or no capital, *Edyficar* provides not only money but also strategic planning and ongoing business advice. Because the program is intended to help growing businesses create jobs, Maria was exactly the sort of entrepreneur *Edyficar* was designed to support. She approached the organization for a loan and almost overnight found herself in the scaffolding business.

Moving Ahead Step-by-Step

Eager to establish herself as a viable vendor, Maria began to visit construction sites, offering to supply sturdy steel structures to replace the rickety wood-framed scaffolding then in use. Not surprisingly, the men in charge brushed her off, presuming that a petite, personable "girl" couldn't possibly know a thing about construction. To convince them she knew what she was doing, Maria went to work transforming metal into samples of the scaffolding she could provide. And once again she approached the job sites. This time she was armed with product, and the men who had laughed at her on the first round began to take her seriously. As they checked out the steel frames, they realized that Maria's work was superior to anything being used. Orders soon began to trickle in. And as word traveled from one job site to the next, a constant flow of business began to keep her busy around the clock. Maria had proved that she could play with the big boys—that a woman could compete in her country's male domain of metal fabrication.

On the heels of her triumph, Maria began focusing again on her bigger business idea: tents to accommodate the explosion of weddings and special events. Maria was confident that expanding her business into this area, which had gone unrecognized by the competition, could be a real gold mine. Having repaid her original CARE loan in only a few months, she approached them for a much larger loan of \$10,000 to put her plans into action. The loan came through, and Maria was again on her way.

With her sister Elvira now working alongside her, stacks of tent poles began forming inside the small shop. The goal was to create an inventory of materials from which they could quickly assemble tents in a variety of sizes. Then they'd offer those tents, along with chairs and decorations, as a viable solution for outdoor events. Looking well beyond Villa El Salvador, Maria pursued customers in the capital city of Lima, where families and businesses frequently hosted formal events. Knowing that residents had a limited choice of locations to hold their events, Maria proposed that any site could be transformed into an entertainment venue with one of her hand-crafted tents.

Slowly but surely, she gained a client base. Working tirelessly and figuring out a way to get past obstacle after obstacle, Maria's small-scale operation began to gain a reputation as the "go to" source for party planners across the region. Santa Maria Enterprises began to earn recognition as the first woman-owned business of its kind in all of Peru. Throwing all her effort toward her vision. Maria's business grew and grew. And after only one year, she was singled out for her first reward as an entrepreneur. But that was just the start. Seeing a clear path to expanding her business of tents and chairs, Maria took the risk and added full-service event planning to her repertoire. The risk paid off, as revenues soared and Maria's reputation expanded even further. Although the steadily increasing revenue reassured Maria that she was on the right path with her business, it was her ability to hire others, particularly other women, that opened her eyes to the fact that she was not only providing support for her own family but for her entire community as well. She had created an industry where none had previously existed.

Seeing Beyond Herself

Meanwhile, Maria continued to look to the future. And she realized that to be a successful businesswoman—one who would not only become wealthy but also make a lasting difference in her community—she had to raise her sights. She understood that to become a citizen of the world, she must look beyond Villa El Salvador, beyond Lima, and even beyond Peru. She began to teach herself English and then signed up for evening classes at the local college to pursue her bachelor's degree.

In spite of all she had achieved, Maria was determined to keep moving forward. As she realized one dream, she moved instinctively to the next, no matter how difficult it seemed, no matter the reaction from the outside world, no matter what she encountered. Maria knew she had been planted in Villa El Salvador to make a difference, and she would let nothing stand in her way.

Then on an otherwise average day in August 2007, Maria came face-to-face with her opportunity to make that difference. Santa Maria Enterprises was booming, and she was wrapped up in the day-to-day issues of running the business when an 8.0-magnitude earthquake shook Pisco and the coastal communities south of Lima. Up and down the country's central coast, lives were ravaged. Hundreds of victims died in the rubble, and more than forty thousand families were left out in the open when their homes crumbled to the ground. Survivors were forced to find whatever shelter they could in open fields or among the debris of city streets.

Overnight, Maria's services were in fierce demand. Tens of thousands of homeless families needed an immediate place to live, and although there was a small supply of available tents, these didn't begin to fulfill the overwhelming need. Along with other humanitarian organizations, CARE responded to the emergency. Aware of Maria as a local resource, CARE contacted her and commissioned a thousand six-person tents and another one hundred classroom-sized tents to replace homes and schools that had been destroyed.

Working around the clock, Maria and her fifteen employees understood the importance of this project. They were not just building tents under which guests would drink Pisco Sours and nibble on ceviche. No, these tents would be the difference between life and death for their fellow Peruvians. The injured and elderly would be treated in these tents, and children and families would begin to recover from earthquake trauma. Maria and every one of her employees understood their mission, and sparks could be seen flying day and night, as workers constructed the steel frames and stitched together the durable tarps that would house tens of thousands of their countrymen.

Thankful for the role that CARE had played in her life, Maria was eager to give back. She had heard her parents tell stories of the 1970 earthquake in Peru that killed 50,000 and left another 600,000 without shelter and basic needs. She knew that CARE had been a force in helping her country recover from that staggering event, and she was eager to do all she could to work with them to overcome this catastrophe.

As she delivered the tents personally, Maria found that she was able to bring solace to survivors. Remaining positive in the face of overwhelming destruction, she encouraged those she met not to give up hope. In particular, she reached out to women who had lost children, husbands, loved ones—women who were overwhelmed with sorrow. Although she was younger than many of these women, Maria helped them find inner strength and overcome the crushing hardship they faced. In communities she visited, Maria stressed how everyone must work together to overcome the almost impossible situation now before them. But they would overcome it, and they would have a future.

Looking to the Future

As a result of the business she built and the support she was able to provide to fellow Peruvians, Maria now stands as a symbol of success for women all across Peru. And *Edyficar*, now an

independent microfinance institution that grew out of CARE's credit projects, has 115,000 Peruvian clients and a loan portfolio of \$67 million, in U.S. dollars. These loans allow businesses like Maria's to develop new opportunities and create jobs to help Peruvians earn a decent living.

Today, Maria willingly accepts her responsibility as a role model for women seeking to better themselves through an education and a career. It's no coincidence that the walls of her small shop chronicle her journey with photos, success stories, and awards; she is a living example of what can be accomplished when a woman believes in herself.

Looking back on her childhood, Maria realizes how fortunate she was to have parents and teachers who helped her reach beyond the limiting restrictions society had set for her. She knows firsthand that many Peruvian girls don't have the same support systems that she and her sister did; often they are sent to work in the fields rather than to school and then are married off as teens to lighten the family's financial burden. As more than half of her country lives in extreme poverty, she knows that she can have an impact on all of this by creating jobs.

Lighting the Way for the Next Generation

Today, Maria owns her own home in Villa El Salvador, a sign of independence once unheard of in the male-dominated society of Peru. Continuing to live within one block of her parents, Maria often gathers with her family to share meals. She also owns her own storefront in the commercial district of town, where her staff continues to grow. Still a very young woman, she provides an admirable livelihood for herself, as well as her entire family, who are integral to the success of her business. And she beams with pride when she discusses her younger sister, also college educated, who owns her own home and works as an architect.

Inquisitive by nature, Maria's knack for uncovering possibilities continues to fuel her business. Her keen sense of the local market

has enabled her to make great business decisions and then reap the rewards. Not afraid to take a risk, Maria has purchased land in a nearby industrial park where she plans to embark on her next venture—an expanded facility where she can reach for even bigger dreams.

But beyond her own business success, her personal happiness, and the security of her family, Maria feels a responsibility to the other women of Peru. Determined to help women understand the value of self-sufficiency, she travels to schools and business conferences, hoping her story will resonate with the young women and girls she meets. Over the years, she has cleared a path for many women in her country, and Maria now works to shine a light on that path so girls will see there is no limit to what they can achieve.



BLAZING A PATH THROUGH SPORTS

Long-time CARE supporter and president of the Women's National Basketball Association (WNBA), Donna Orender knows Maria and her story well. From their first introduction, Donna noticed not only Maria's initiative and self-reliance but also her ability to take calculated risks and achieve great results. Donna met Maria on her first trip to New York City and was impressed by the young woman's capability and confidence in a foreign country. Maria didn't need anyone to take her by the hand and escort her around the big city; she just asked a few questions and was on her way. Donna, who had blazed her own trail in a traditionally male field, instantly related to Maria.

Like many successful women, Donna was a straight-A student; she was expected to follow a traditional path—attend college, get married, have kids. From the beginning, she wanted to do something that would have an impact on people's lives, so she

turned her attention to social work and began pursuing a degree in psychology with a minor in communications.

But underlying it all, sports remained the most important thing in Donna's life. Even her college selection was driven by sports. Rather than enroll in one of the big-name schools into which she was accepted, Donna decided to attend Queens College in New York because it had one of the best basketball programs in the country. When she was not in class or studying, Donna could always be found in the gym. Whether for formal practices, playing pick-up ball with fellow students, or just practicing free throws hour after hour, there was no place that this future All-American would rather be than right there on the court.

Of course, back in the 1970s there was no career path for a woman obsessed with basketball, so after earning her bachelor's degree, Donna decided to head to Adelphi University to pursue her graduate degree in social work. Then one day in 1979, she received a call that was to change her life. A Women's Basketball League (WBL) was being formed. They were putting together a local team called the New York Stars. Did Donna want to join?

She didn't have to think twice about her answer to that question. This was her opportunity to pursue her passion and play at the highest level ever available to women. And she was willing to do whatever it took to be a part of that. Her life for the next few years was extremely hectic. She went to class, worked an internship, and spent every additional minute on the court; between class and practice, Donna could be found in her little orange Corolla doing homework while eating dinner. She squeezed every second out of every day. But even then, there just wasn't enough time, so she made the gutsy decision to postpone her graduate degree to focus on her first love—basketball.

Donna's decision certainly wasn't based on the hope of having the cushy life of a pro athlete. In addition to playing basketball, most of the New York Stars also had "day jobs." The team would travel across the country from New York to California, play a game,

and then take the red-eye back to avoid hotel costs and enable the women to get to work the next day. Although they occasionally played in Madison Square Garden, they often found themselves far from the spotlight, in run-down high school or college gyms. But despite the lack of glitz, they were happy because they were doing what they loved. They were playing ball.

Blazing a Trail for Women Athletes

Back in those days, female athletes certainly didn't play for the money, and the women of the WBL were no exception. Because their salaries were so low, sports agents had no interest in representing them, so Donna was on her own to negotiate her contract. And she did a pretty good job, ending up as the second-highest-paid player on the team, trailing only the high-scoring center. In her first year, she made a whopping \$5,000, and she doubled that the second year. But Donna played for so much more than a paycheck. As the Stars' point guard, she was thrilled every time she took the court. Although the crowds weren't large, she got a rush out of playing every game and feeling that her presence on the court made a difference to the young women and girls in the stands.

In her role as point guard, Donna led her team with passion for three seasons and was singled out as one of the WBL's first All-Stars. Although she truly loved playing ball, she just couldn't continue working a full-time job while practicing, playing, and traveling. Self-sufficiency was important to Donna, and as much as she tried to make it work, her role as point guard just didn't pay a living wage. So she spent some time mulling it over and figured out a way to step off the court without leaving the sport behind. She moved in a logical direction for a smart, articulate athlete by developing a career in TV sports.

Starting with WBL interviews and commentary on general sports shows, she quickly earned a cable show of her own, then landed a dream opportunity with an entry-level job at ABC Sports and continued at SportsChannel. Through her experience at the network, cable, and independent production levels, Donna learned the entire TV sports industry and, ultimately, owned her own production company, Primo Donna Productions. She had discovered a way to remain involved with the sport she loved while maintaining the self-sufficiency that was such an important part of her life.

Taking the Next Step

As a result of her solid track record in sports television, an even bigger opportunity crossed her path. She was offered a role with PGA Tour Productions. Rising to the position of senior vice president of strategic development, Donna jetted across the country and around the world, overseeing many aspects of the business, including news media, Internet, advertising, and brand management.

Then in 1996, the women's teams in the Atlanta Olympics attracted so much attention with their great play that the NBA (National Basketball Association) board of governors approved the concept of a Women's National Basketball Association (WNBA). NBA Commissioner David Stern's vision, time, energy, and resources helped launch the league in June 1997. And in February 2005, Donna, with more than twenty years of sports business experience, was again presented with an offer she couldn't refuse. Commissioner Stern asked her to step in as the president of the WNBA. Today, Donna finds herself presiding over a league of thirteen teams that bring together a diverse fan base, role-model athletes, and corporate partners energized by the WNBA's can-do attitude.

The influence of the league can be seen in the explosive growth of organized women's basketball over the past twelve seasons. An estimated 100 million women play basketball worldwide, and the league reflects this trend. At the end of the 2008 season, their roster featured twenty-three international players from sixteen countries.

And beyond the professional level, the WNBA, now in its second decade, has made a solid impact on younger women. Female youth basketball participation has increased 277 percent, female high school basketball participation 18 percent, and female NCAA (National Collegiate Athletic Association) basketball participation 43 percent in recent years, much of this driven by the role models of the WNBA.

Donna gives the true credit for the growth of the sport and the league's ongoing success to the many, many women involved. And she points out the fact that not only do they help to build women's basketball, but basketball helped to build them. Countless players, starting in grade school, used basketball to escape from a tough life, often in a tough neighborhood. These girls used the sport to get an education and then parlayed that education into a great career and a self-sufficient life.

Developing the Right Foundation and Relationships

Over the years, Donna learned that success is based on being prepared and willing to act. That preparedness may come from an education or an abundance of courage. But she believes that even the best preparation can't prevent the unexpected. Even if you're well educated and have a lot of experience, you're likely to encounter unfamiliar and challenging situations from time to time. In these situations, Donna stresses that it's important to step outside your education and experience. Rather than think, "This is how it works. I can't do it any other way," always be open to new alternatives. Although a solid foundation of education and experience can be a real advantage, you have to marry it with flexibility and a view toward the future.

Maria Landa from Peru built a foundation on the education she received from CARE's technical-training program and steadily gained experience by applying her welding skills to larger and larger projects. But it was her versatility, flexibility, and willingness to adapt to new opportunities that ultimately brought her such success.

Donna has also learned that a great way to expand your capabilities is by developing strong relationships with complementary individuals and organizations. The strongest relationships arise when you share mutual goals; you're definitely better off when you can bring more than one asset to the table. For example, the WNBA capitalizes on its relationships with organizations such as the Women's Basketball Coaches Association and the V Foundation for Cancer Research to bring awareness to breast health issues. There is no question that the WNBA has a powerful voice on its own, but partnering with organizations such as these enhances its voice exponentially.

For example, back in 2007, the WNBA already had a solid lineup of innovative programs such as WNBA Cares and WNBA Be Smart—Be Fit—Be Yourself, Read to Achieve, and Jr. WNBA. But Sheila Johnson, who is America's first black female billionaire and cofounder of Black Entertainment Television, had a big idea for something that fit the WNBA's charitable mold when she launched the Sheila Johnson I Am Powerful Challenge (The Challenge), a fundraising program in which she matched dollars raised in support of CARE's work, including those from the WNBA.

With millions of fans supporting teams across key cities, the WNBA was a perfect partner to help promote The Challenge. Many WNBA fans are attracted to more than just basketball; they see themselves as part of a league that itself could be considered a social movement and a showcase of empowered women. And CARE attracts similar supporters.

For its part, CARE gives the WNBA decades of experience and expertise to maximize the power of the league's good intentions. The organization brings national and local media exposure to link the WNBA with women's empowerment issues all over the world. And perhaps most important, CARE provides a shining opportunity for empowerment-minded WNBA fans to get involved

and make a difference, both in their communities and around the globe.

As both a CARE Ambassador and team president of the WNBA's Washington Mystics, Sheila Johnson understood the potential of a partnership between the two organizations. The Challenge perfectly illustrates the potential of combining strengths for the common good. And collectively, the effort epitomizes everything CARE, the WNBA, and self-sufficient women like Donna, Sheila, and Maria stand for.

The Challenge calls women in the United States to action and encourages them to support CARE's mission to help empower women in the fight against poverty. It builds awareness about the issues of poverty and educates women about the power we all have to change the world. It's a chance for women in the United States to connect with women in developing countries to help them become healthy, productive, and successful.

Inspiring Future Lionesses

Achieving these lofty goals isn't easy, but the program's approach displays a keen sense of innovation. The first step is to have high-profile WNBA players, especially those whose personal struggles reflect the plight of the very women with whom CARE works, lend their passion and support. This means spokeswomen like Dawn Staley, the three-time Olympic gold-medal winner who launched the Dawn Staley Foundation to provide opportunities to at-risk youth, or Cappie Pondexter, the 2007 WNBA Finals MVP who helps kids reach their potential with basketball clinics and self-esteem workshops.

These "lionesses," as Sheila Johnson would call them, have helped raise awareness of CARE's work through public service announcements and appearances at the WNBA's *I Am Powerful* Nights, where CARE showcases its worldwide efforts. These spokeswomen educate fans about CARE's work during on-court

presentations and encourage them to support the organization. Fans receive *I Am Powerful* T-shirts to remind them that social progress happens when communities work together toward shared goals.

Just as the women of the WNBA are breaking down barriers for female athletes around the world, the Sheila Johnson *I Am Powerful* Challenge is breaking down barriers among women around the globe. By learning to see ourselves in women born into different circumstances, we recognize our power, our potential, our fragility, and our strength. This understanding helps women guide the next generation—lionesses helping to raise future lionesses.

Challenging Conventional Wisdom

While overseeing the WNBA community, Donna has followed a simple but profound idea: *challenge conventional wisdom*.

Donna knows that women have long been defined by certain parameters. But she also recognizes that paths taken by women like Maria and herself have extended far beyond the conventional definition of "a woman's place." Although neither she nor Maria has rejected traditional female roles of strengthening the family, they've managed those roles in unconventional ways. They are creating their own definitions of "womanhood."

Donna especially relates to the "no" that Maria received following her applications for a bank loan. That response is an everyday occurrence in the world of someone who challenges conventional wisdom. From her childhood, through TV work for men's sports, to her current position at the helm of the WNBA, Donna has pushed past the word no all her life. And like Maria, she has continually turned what could have been negative situations into unique opportunities. With few road maps for building a career as a successful female sports executive, Donna was free to think creatively and redefine her role in the industry according to how *she* thought it should look. And she's been a resounding success.

Under Donna, today's WNBA has grown into a league with fans in more than two hundred countries and territories. While broadcasting across the world in thirty-two languages, the organization has built major, long-standing partnerships with companies like Adidas, AOL, Discover Card, Gatorade, Nike, and T-Mobile. And perhaps most important, today's WNBA is a league of empowered women seeking to empower others. Although Donna believes that all of the WNBA players embody strength and empowerment, she often showcases two women in particular: Dawn Staley and Cappie Pondexter.

Using Trials to Build Self-Sufficiency

Throughout her eight-year WNBA career, Dawn Staley made the game look easy. The savvy point guard tallied more than 2,200 points and 1,300 assists and made five trips to the WNBA All-Star Game. In 2006, Dawn was named to the league's All-Decade Team, an honor achieved by the ten most influential players in the league's first ten years of play.

But Dawn's road to WNBA success was not a smooth one. Growing up in a housing project in North Philly, Dawn turned what others might consider a difficulty into an opportunity. She developed her game on the neighborhood courts, going head-to-head against the boys, and playing against them developed a real toughness in her. So by the time she realized that basketball could be her ticket to college, she had crafted a strong, sharp game that could get her there. After completing her basketball career at Dobbins Tech High School with just a single loss, Dawn led her University of Virginia squads to an unprecedented three consecutive Final Four appearances en route to multiple All-America and Player-of-the-Year honors.

Her Philly-forged drive continued as a pro, where she redefined the point guard position in European leagues, the American Basketball League, and finally the WNBA. Then, after spending eight years as head coach at Temple University, she left her hometown to oversee the program at the University of South Carolina, where she passes on lessons from her difficult, no-excuses road.

But even in her success, Dawn has never forgotten her past. Not long after the Atlanta Games in 1996, where she realized her lifelong dream of winning Olympic gold, the scrappy floor leader established the Dawn Staley Foundation (DSF). With the mission of building bright futures for at-risk youth, Dawn's foundation provides programs like the DSF Leadership Academy and the After School Program, which mentor middle school girls and lead them toward academic success. In recognition of her efforts to reach beyond basketball, the WNBA established the Dawn Staley Community Leadership Award, which is presented to players who follow her inspiring example.

In 2000, as a culmination to her stellar playing career, Dawn was given the honor of carrying the U.S. flag into the opening ceremonies of the Olympic Games in Sydney. Quite a feat for the hardscrabble girl from Philly who honed her game by playing against the boys and is now one of the most honored "girls" in the history of the game.

Working for a Dream

In high school, Cappie Pondexter was so passionate about playing professional basketball that she had the WNBA logo tattooed onto her right bicep. But like her friend Dawn Staley, her climb to get to the pros was not an easy one.

Raised in a single-parent home on the rough streets of Chicago, Cappie was encouraged by her mother to pursue her childhood dream of playing professional basketball, as long as she continued to remain an excellent student. Held in check by her mother's strong discipline and her faith in God, Cappie was able to avoid many of the common pitfalls of the streets. But even though they could be a nemesis, the streets molded *her* game as well, and the discipline and drive her mother instilled turned what could have been an impossible situation into an opportunity for success.

Achieving self-sufficiency demands the willingness to make the best of any situation, and Cappie displayed these traits as a ten-year-old following her eighteen-year-old brother to the gym.

A decade later, after scoring more than 2,000 points in her four years at Rutgers University, Cappie took the WNBA by storm, averaging more than 19 points per game in her first three seasons. In 2007, she earned WNBA Finals MVP honors and the following year paired that with an Olympic gold medal in the 2008 Beijing Games.

Like Dawn, Cappie is generous with her time, helping less fortunate kids achieve their goals through basketball clinics and self-esteem workshops across the country. She remembers what it was like to be a kid on the streets and knows that she could have taken a wrong turn at any point in the road, so she's there to steer the next generation of kids in the right direction, regardless of whether they go on to play sports or not.

Setting the Self-Sufficiency Example for Others

Donna relishes the honors and awards won by Dawn and Cappie and the hundreds of other women who have worn WNBA jerseys; she is also grateful and humbled by the honors bestowed on her. Over the years she has earned a slew of accolades, including recognition in *BusinessWeek*'s "2007 Power 100 Sports" issue, Fox Sports' 10 Most Powerful Women in Sports, and Sporting News' "Power 100" list.

But beyond the awards and what could be a heady role overseeing all WNBA business and league operations, Donna stands out as a woman who understands what women's sports can become, the impact they can have. As a result of her leadership, the WNBA has institutionalized its responsibility as role models through programs like those that have supported CARE. Under Donna's leadership, women like Dawn and Cappie have built the league's empowering environment—an environment based on the stories, struggles, and strong moral leadership of the women who play in it.

The WNBA puts strong women in visible positions where young girls will see them and aspire to be like them. With the credibility the league has gained, it serves as a strong delivery system for the message of working hard to achieve success. And CARE serves a similar role by sending a message of opportunity to women in developing countries.



OVERCOMING CHALLENGES TO ACHIEVE SELF-SUFFICIENCY

Tana Greene, owner and CEO of StrataForce, was once a high school dropout; she went back to school and ultimately built a multimillion-dollar business. She explains why she supports CARE:

Any organization that strengthens communities for the betterment of all people has my vote, but, I'm particularly impressed with CARE's focus on girls. Teaching girls that they deserve equal dignity and rights—that's what will change the world! As a survivor of domestic violence, I know what it's like to be denigrated to the lowest level of self-esteem. And, without knowing that others cared about me, I could not have thrown off the mantle of abuse and moved on to a new life. By empowering girls and women—by showing them that they are both valuable as individuals and essential to society—CARE is creating solutions to eradicate poverty in even the poorest areas of the world.

Tana Greene achieved self-sufficiency through an unlikely turn of events. As a ninth-grade honor student, chaplain of her school, and president of the principal's committee, the teenager began dating Mr. Popular of the senior class. Then the summer before her sophomore year, Tana discovered she was pregnant. The next logical step in those days was to get married, and so she did. She was fifteen years old.

Only a few weeks into the marriage, Tana realized that she'd made a terrible mistake. Rather than marry the man of her dreams, she'd wound up in a physically abusive relationship. Feeling trapped, she tried to cover up the problem and hang on for the sake of her newborn son but soon realized that she was only compounding her mistake. After struggling with the situation for almost two years, Tana made the decision to reset her life. At only seventeen, she took her one-year-old son and stepped out onto the path to self-sufficiency.

Creating Success on Her Own Terms

From as far back as she could remember, Tana had a sense that she could accomplish anything. She watched others who had made mistakes wallow in them for the rest of their lives. But that was not her mode. Although she struggled to get by on \$10 a week in child support, she refused to see it as a problem; instead, she viewed it as a puzzle she had to figure out. And she started by creating a set of goals for her life.

To create the life she envisioned, Tana knew she needed a solid education, so she decided to move back home with her parents while returning to high school and then going on to college. Maintaining the mind-set that she could overcome any challenge, Tana worked hard with one eye on today and the other on her future success.

Tana knew that anything was possible, but without a road map, she knew she couldn't get anywhere. So she drew her own map, complete with mile markers. She planned to own her own home by the time she was twenty-five and her own business by the time she was thirty. She brought this vision to life by speaking it out loud, day after day. By continually putting her dreams out to the

universe, they became real to her—as though they were already occurring. She even hung a board in her bedroom on which she posted visuals that represented success; here she tacked up pictures of a briefcase, a car, a house, and a young son growing into a magnificent man.

Leaving Doubters Behind

In spite of Tana's big dreams, her mother encouraged her to be practical. She told her to consider becoming a nurse or a secretary. These were two reasonable careers for a single mother in those days, but Tana refused to limit her dreams. After graduating, she landed her first real job, in admissions for a private business school, and worked tirelessly to achieve the milestones she had set. She bought her first home at twenty-three and opened her own business—a temp agency for manufacturing companies—at twenty-nine, a full year ahead of even *her* aggressive schedule. Through it all, a voice inside Tana told her that she *had* to succeed and that the way to do that was by relying on herself.

Over the years, one of the keys to Tana's success has been her ability to follow her gut instincts. With every decision she made, from leaving an abusive relationship, to returning to school, to starting her first company, Tana relied on these gut feelings. Like Maria Landa, Tana's dad taught her to believe that she could accomplish whatever she set out to do. And he taught her the value of intuition in making decisions and following through on them.

Even though Maria and her sister were the only females in their welding class (maybe *because* of that), the young Peruvian woman believed she could do anything she wanted to do, and she never hesitated. Tana followed a similar path. Although she wasn't always sure exactly what would happen with each of her intuitive decisions, she never questioned it; she never second-guessed what felt right.

And that was the question she asked herself when she remarried at twenty-six. She knew one thing for sure: after struggling

through a bad relationship, she truly appreciated the good one she shared with her new husband, Mike. Besides their great marriage, Mike also shared Tana's vision for success, and the two of them decided to launch a business together by buying a franchise in Norfolk, Virginia. They signed the contract on Tana's twenty-ninth birthday.

Four years after buying that franchise, they bought another in Charlotte and made the move to North Carolina. When the franchise agreement ended in 2002, Tana's self-reliant nature kicked in, and she decided to launch an independent company rather than continue as a franchise. As with most of her decisions, it was the right one, and the company expanded by leaps and bounds.

Looking Ahead to the Next Thing

The company Tana envisioned and ultimately built, StrataForce, provides large numbers of contingent workers to manufacturing and distribution companies. Tana employs thousands of individuals who do the "heavy lifting" in the world of manufacturing. She supplies a base of people to draw from, as her customers' needs change quickly. Because it is difficult for these companies to make dramatic shifts in their employee base—say, to ramp up for holiday production—Tana's company steps in and provides workers to fill those jobs.

All along, Tana has believed that the ability to retain customers depends on doing the right thing and looking ahead to what they will need next. She constantly asks herself, How can I improve what I do? Then she challenges her team every week: "What is it *this week* that will make our service better?" Blame it on her self-sufficient nature, but Tana is always looking for a way to improve—a way to morph both herself and her business. She never stops evolving because that is what energizes her.

But self-sufficiency does not mean that Tana does everything herself. In fact, one of her strengths is knowing when to ask for help and *whom* to ask. And throughout life, Tana has been wise enough to accept advice from those with more experience, such as her father and other mentors.

Today, with a business generating tens of millions of dollars a year, Tana still seeks to learn from others. By conferring with a consultant who challenged her to look inward to see both her strengths and weaknesses, Tana discovered that she was moving at such a fast pace that she often left others behind. Viewing this as a potential negative was a real eye-opener for her, and she's now learned how to interact so that her staff can run alongside her rather than always trying to catch up. The valuable lesson that Tana takes from this is that sometimes you have to slow down enough to communicate your strategy and engage others to move your dream forward.

Relying on an Inner Compass

Rather than watch the latest fads or listen to the noise of the world, Tana relies heavily on her own inner compass, and it is this reliance that is responsible for her success. Back in 2002, when Tana's franchise agreement expired, she considered leaving the business to answer a calling to give back. But after weighing all sides, she recognized that she was actually giving back in her current position by coaching and developing her employees. With this realization she decided that she didn't have to leave her current position to find some *other* way to give back. She was right where she needed to be, doing exactly what she was called to do—helping her employees grow and understand their purpose in life. Seeing them reach their full potential is what drives her, and she came to understand that she could make more of an impact by continuing to build her business and develop self-sufficient employees than by stepping out of the world of business.

Although she is motivated by driving others toward success, Tana finds that she needs to step back from time to time and recharge. At one point, she spent two weeks in solitude, writing in detail what was important to her in her business. From this inner brainstorming, she developed a brochure titled "Creating a World of Difference," and that became what she calls the Mission-Vision-Values Statement for her company. This statement has become the ultimate manifesto by which she ensures that all her business decisions are in synch with her own personal vision.

Tana Greene, having grown from a fifteen-year-old who struggled with a real-world dilemma while keeping an eye on the future, continues to rely on her sense of independence to build the life she tacked up on that board in her teenage bedroom. And she did it one briefcase, one house, one step at a time. It would have been easy for her to fall back on the excuse that she was a single mother or a high school dropout; she could have drawn on a hundred other excuses for her lack of success, and who would have blamed her? But Tana has never been one to make excuses. She's one to make things happen.



GAINING SELF-SUFFICIENCY WHILE HELPING OTHERS

In the past few years, Zhena Muzyka, founder of Zhena's Gypsy Tea, has made many trips to both Sri Lanka and India to meet with women who earn their livelihoods by plucking tea. As a result, she is inspired by CARE's initiatives to help the women of this region become more self-sufficient. Although the work they do is a critical part of the local economy, these women have labored for years without an opportunity to participate in local decision making. But CARE is working to change that for the women Zhena loves so dearly by providing education and helping them find their voices.

Although their businesses are thousands of miles apart and in drastically different industries, you will find striking similarities

between Maria Landa of Peru and Zhena Muzyka of California. Each woman is passionate about a business she started early in life, and each is committed to helping other women; they both serve as beacons for the next generation of self-sufficient women.

The daughter of a Ukrainian Roma (Gypsy) family, Zhena had always been curious about her heritage. As a child, she sat for hours with her beloved grandmother, asking questions and listening to the stories of her family's survival through the generations. Zhena was dismayed when she discovered that her grandmother had been forced to hide her Roma heritage during World War II, as the Nazis persecuted the Gypsies along with the Jews. Saddened that her family had not been able to acknowledge their culture during those years, Zhena embraced it, learning as much about her birthright as she could.

About this time, Zhena learned that she was to carry on the Roma bloodline, as she was pregnant with her son. Although she was thrilled with the news, Zhena became concerned about her lack of health insurance and overall financial situation as a single mother. And her concern was well founded, as she quickly discovered both the emotional and financial strain of having a child.

Searching for Support

After her son, Sage, was born, Zhena learned that he had a birth defect that affected his kidneys. Desperate, she took her son from one health facility to another, but none would help a young, single mother without insurance. As Sage's kidneys began to fail, Zhena knew that she had to do something immediately or she would lose her beloved child. As sometimes happens when we need it the most, things fall into place, and Zhena was able to find a state-run health program that provided exactly what she and Sage needed. The program, called California Children's Services, helped uninsured mothers who had babies with health problems. As Zhena learned more about the program and was accepted into it, the cloud

of worry slowly began to lift from her life. She knew that she would be able to provide Sage with the medical care he needed and watch him grow into the fun-loving boy he was destined to become.

Although her baby was on the road to recovery, Zhena was still stuck with mountains of medical bills, so she looked to her heritage to point the way to self-sufficiency. Based on long conversations with her grandmother about natural elements, Zhena had studied herbal medicine and aromatherapy for years and had been blending tea since she was young, first as a hobby and then more seriously after she left college and went to Peru to study herbal medicine.

Looking for a way to support herself and her baby, Zhena began blending teas and herbs to see what she could do. What she could do was make amazing tea—tea that everyone raved about. Although she knew that she was on to something, the young mother was down to her last dollar; she begged her family to lend her enough to make her first business move, and they came through with the \$1,000 she needed to buy a cart. Setting up in a mall, with her infant son as her constant companion, the beautiful young woman with flowing hair and skirts to match began selling her teas.

Starting a New Business

Although starting a new business while raising a young child with medical problems was not easy, Zhena tackled her daily challenges one by one. Just as Maria had a vision for what her tent business could become, so Zhena was confident of her success in the tea business. As she envisioned, her unique tea blends were a big hit, and she decided to again look back to her heritage—to honor her heritage—by calling her products Zhena's Gypsy Tea. She also paid a special tribute to her grandmother by including a Gypsy wisdom scroll in each package. These scrolls contained direct quotes from her grandmother, and these simple, yet powerful, words presented in such a unique way spurred her sales. Everyone loved reading the personal wisdom from the Ukrainian Gypsy grandmother.

Because Zhena's pride in her Roma culture was an important part of her identity, she highlighted it to build her unique brand. Both her product name and her distinctive, highly decorated tins set her product apart from the competition, and as her business became more and more successful, Zhena created ways to capitalize on the Gypsy brand. At outdoor tent events, she even brought in belly dancers and palm readers to attract attention to her tea. Once people met Zhena, they never forgot her or her tea.

Zhena's hard work and ingenuity soon began to pay off, as Whole Foods discovered her teas, providing the opportunity Zhena needed to launch her products into the mass market. So only six months after setting up her tea cart, Zhena hired her first employee to begin the brand's journey into the homes of consumers.

Insisting on Fair Trade

In building her company, Zhena traveled to India and Sri Lanka, where she met the women who plucked her tea. She was concerned when she learned that some of them had babies with medical problems but no insurance to cover the cost of their care. Because of her experiences with Sage, she instantly related to what these mothers were going through. And she realized that she was in the perfect position to do something about it by buying only 100 percent fair trade and certified organic materials.

Because Zhena connected so closely with the women who plucked her tea, this wasn't just another business decision. She had learned that the women who worked at traditional gardens were only paid about U.S. \$1.40 per day—hardly enough to feed their children. These women spent their entire lives plucking tea by hand, yet received no health insurance, no opportunities for education, and no resources for family planning.

After that trip, Zhena focused her goals on the needs of the tea pluckers. Her mission for the company became to end poverty and provide health care for these women. Because her importer for tea leaves was not especially interested in fair trade, Zhena met some resistance, but she didn't allow that to stop her. She decided to personally put in the time to complete the required paperwork, and within two months Zhena's Gypsy Tea became a certified fair trade business.

During her years blending teas, Zhena has discovered that most people, even those fairly well versed in business, do not understand how fair trade works. In order to become a fair trade employer, the owner of the tea garden has to adhere to strict standards established by a third-party certifying organization. For example, tea pluckers cannot work more than eight hours a day without receiving paid overtime. They cannot be exposed to cancer-causing pesticides or chemicals. And they are guaranteed access to health care, education, and clean water. All these services are covered by the higher price that Zhena pays for raw tea leaves. While non-fair-trade buyers pay about 50 cents a kilogram for tea leaves, Zhena pays almost \$4. Although such a difference in the cost of raw materials is significant, she is willing to pay the price to enable these women, whom she views as her partners in the business, to live good lives and provide for their children.

Zhena travels to the tea gardens three or four times every year to ensure that fair trade standards are being met. But even more than that, she wants to get to know the individual women who pluck the tea that she sells. As consumers across the world begin to understand and accept it, the concept of fair trade is starting to gain acceptance. Zhena believes that once people realize how much their purchases affect the lives of others, they will make the right decisions. Just minor changes to the workers' pay and hours can dramatically improve the living conditions of millions of underprivileged women across all industries and help them live self-sufficient lives. And a small tweak can provide education, health care, and other vital services that these women would otherwise lack.

Self-sufficiency has been a hallmark of Zhena's success. First, she developed the concept of selling tea just so that she and Sage

could survive. Then she created a unique business platform and grew from a single tea cart to a national business. And today she has come to fully understand self-sufficiency by giving back to other women who work so hard just to survive. By combining her magnificent heritage, her gift for blending teas, and her empathy for others, Zhena has created a business that not only supports her own family and her employees but thousands of women in tea gardens from the far reaches of the world.



IMPLEMENTING SELF-SUFFICIENCY IN YOUR OWN LIFE

As we've seen, regardless of nationality, wealth, or station, self-sufficiency leads to better lives for both individuals and communities. The women profiled in this chapter have led extraordinary lives and serve as illustrative examples to women around the world.

Think about your opportunities for independence. Although you've probably taken advantage of some and bypassed others, the critical thing to keep in mind is that self-sufficiency is not a gift but is something you must strive for and earn. Although each of the women in this section had the support of others to get her on her way, she pushed forward day after day to become self-sufficient. Although having a supportive family and employer may provide some shortcuts to success, only by moving daily in the direction of your dreams, as Maria, Donna, Tana, and Zhena have done, can you become truly self-sufficient. Sherry Essig of Priority Ventures Group is fond of saying, "The way you live your day is the way you live your life." And I believe she is right. Are you living today and every day with a goal of becoming even more self-reliant? That's the only way to get from here to there.

Now think about which of these women you most relate to, and see how your life might overlay hers. Think about her turning points and the decisions she made that enabled her to move forward toward her goals. And consider how a similar step might propel you to greater success and independence.

Being a mother is often the hardest role that a woman is asked to play. One of the key challenges is having the patience to let your children do something that you could do in half the time. A four-year-old tying her shoes comes to mind! But unless we give our children the opportunity to learn these skills, they will continue to depend on us rather than reach up toward self-sufficiency.

When I was raising my children, I had two end goals: I wanted them to be happy adults and contributing members of society. I didn't care so much what career path they chose. If they were happy, contributing citizens, then I would judge myself successful.

One of the keys to my "happy-contributing" goal was to set them up in situations where they could "practice" being independent. For example, as frequent travelers, our family visited a lot of airports. Every time we planned a trip, we would designate one of our children as the "navigator." From the time we arrived at the airport, the navigator was in charge. She or he would remind us to get all of our luggage out of the car, would make a note of the garage section where we parked, would lead us to the appropriate terminal, and then, by checking for the flight on the monitor, would lead us to the gate. When we made connections, whether in a familiar or unfamiliar airport, the navigator was responsible for getting us to the connecting gate on time. And at the end of the line, she or he would stand at the belt to manage the retrieval of our luggage. I'll tell you now that we didn't schedule any flights with forty-five-minute connections in those days, so it took us a little longer to get to our destination—which we always did. And here is something that might surprise you: our kids became navigators when they were only seven years old. Is it any wonder that by high school they could depart alone from the Raleigh-Durham airport, confidently connect in JFK, and make it to their destination in Stockholm?

Regardless of whether you're considering your children, your employees, or your colleagues, think about ways that you can support people to become more independent in their personal or professional lives.

CONSIDERING THE VALUE OF SELF-SUFFICIENCY

Throughout this section, you've seen the steps that four strong women have taken to become self-sufficient. Although they've gone through times of struggle, they have each, ultimately, built successful, independent lives. Now it's your turn to think about just what self-sufficiency means to you and how you can help others attain it. Spend some time reflecting on the following questions, and see if your honest answers can set you on the path to even greater independence.

Reflecting on Your Self-Sufficiency

- What is your definition of self-sufficiency, and how important is it to you? What steps can you take to become even more self-reliant?
- Would you say you're more or less self-reliant than most women you know? Why do you think that's so?
- Describe the time in your life when you felt the most independent?
 What made you feel that way? How did you capitalize on the situation? What was the end result? How can you re-create this situation on an ongoing basis?
- Who is the most self-sufficient person you have ever worked with?
 What is the most important thing you learned from that person?
 How did you implement that lesson in your life?

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Enabling Others to Become Self-Sufficient

- What actions do you see women taking that limit their independence? How and why do you think they do this?
- Think of someone you know who seems competent yet is overly dependent on others. What can you do to help her become more self-sufficient?
- What can you do to help the next generation of women become more self-sufficient?



CAPITALIZING

ON OPPORTUNITY

What is opportunity? Every woman I ask has her unique take on the question. Some perceive opportunity as a freebie—a gift sitting there, just waiting for you to open it.

Others see opportunity as something that is crafted and designed, such as a job opening, a new product to manage—something available to anyone but requiring initiative on your part to become "your" opportunity.

Yet others think of opportunity as a serendipitous thing that may flit into your life one second but be gone the next, requiring you to act quickly.

Opportunity can be the ability to make a change: a business change, a relationship change, a personal change. Tying in with this change, many women believe opportunity has a spiritual component along the lines of, "When the student is ready, the teacher appears."

Tying Opportunity to Action

Regardless of their definition of *opportunity*, successful women from all walks of life often find it difficult to discuss opportunity without listing specific instances of how it has crossed their lives. Examples

sprout in every direction: a college scholarship, a job offer, a promotion, a move to a new city, a chance meeting with the right partner. But regardless of the example, one constant theme occurs over and over again: there is no value to an opportunity unless you capitalize on it.

So opportunity, as such, is only half the equation. The second half is your involvement in it—the moves you take to make the most of it. Many people see an opportunity but don't have the courage to pursue it. Some are scared, some lazy, some complacent. Many are just not willing to step outside their comfort zone to reel it in. But women who are making a difference in the world have often made a conscious decision to seek out opportunities and act on them. If you think about it, many positive events in your life probably can be traced back to an opportunity that came into view on your horizon. And that is one of the roles that CARE plays on the global stage: making opportunity available for women who would not otherwise have it and then supporting those women as they act on that opening to change their lives.

Creating Opportunity Around the World

CARE has been creating chances for individuals to rebuild their lives by focusing on women at the bottom rung of the social ladder, helping them transform their lives and the lives of those around them. You can find a fascinating example of this in Mali, a landlocked African country overlooked by the modern world of commerce and technology. Even if you traveled to Mali, you'd probably never set foot in Tidayniwane, which is not so much a village as a widely scattered collection of semipermanent tents, home to about forty Tuareg families.

The community has no school or market, and the women walk nearly two miles every day to fetch water from the nearest well. Because the Tuareg are a traditionally nomadic group, they've been satisfied living in such isolated conditions, but recent climate changes have begun to eliminate the grazing land and water they need to maintain their generations-old nomadic lifestyle. As a result, the women of this community are faced with a whole new way of life, and for those willing to see it, that new life brings opportunity.

For hundreds of years, the Tuareg way of life has revolved around male-dominated livestock trading. But climate change is causing the economy to shift from livestock trading to cash, and the community's women, for the first time, have the opportunity to earn their own income by making and selling goods. Many have seized this opportunity by joining a CARE-sponsored savings and loan association—a self-funded group that generates capital needed for women to start and grow their small, home-based businesses. Fadimata Mariama Wallet Mohamed, one of the leaders of the group, sees new opportunities for her village. She says, "Since forming this association, we have new ideas about how we can improve ourselves, improve our income, and work with others to have a better future."

Fadimata and the other women who participate in this savings and loan program are now planning to buy a millet-grinding machine that can be used by any woman in the group. A simple purchase like this will drive dramatic change in their lives, as it frees up time, allowing them to be more productive and generate greater income. Opportunities like this one, which allow them to embrace new ideas while preserving their traditions, help women from the lowest levels of society move upward and create more fulfilling lives for themselves and their families.



CAPITALIZING ON OPPORTUNITY IN NIGER

Although CARE has helped millions of women around the globe, I was particularly impressed by the story of a woman from Niger who capitalized on a similar opportunity and was able to turn pennies a day into a thriving business that created a sustainable

future for herself, while also providing jobs for her fellow villagers. This opportunity, as well as her response to it, has enabled Fourera Soumana, for the first time in her life, to experience a sense of economic freedom and personal fulfillment. Her story carries lessons for all of us.

Thinking Big While Taking Small Steps

If you visited the small village of Djoga in western Niger, you'd see a cluster of huts sprouting from the reddish-brown earth, while the smell of animal dung and the pestering flies make it clear that the people of this village raise animals and farm for a living.

Even in Niger, Djoga is the kind of place you'd typically drive by without noticing. But if you did stop, you'd get to meet Fourera, whose rags-to-riches story is well known in these parts and inspires other local women to move from living at a bare-subsistence level to starting a business and creating a regular income.

On a typical day, with the temperature hovering around 100 degrees, Fourera travels to the nearby weekly market with her donkey cart piled high with hand-woven millet-stem mats. Although hundreds come from all over to sell their wares at this loud, noisy market near the border of Burkina Faso, Fourera is one of the best known—a fifty-year-old widow who runs her own business and is enjoying prosperity for the first time in her life. Fourera is an unusual woman with an amazing success story.

Before her husband died, Fourera had never been allowed to possess money or property of her own because, in this part of the world, men traditionally own everything, including the crops and goods produced by their wives. But her husband's death left Fourera a "free" woman, with the attendant opportunities and risks. When forced to make her own way, Fourera discovered her entrepreneurial instinct. In fact, she considers freedom from a husband and the constraints of traditional marriage to be the start of her success in life.

Getting Started on Pennies a Week

After her husband's death, Fourera joined one of the Mata Masu Dubara women's credit and savings groups that CARE has helped to organize throughout Niger. *Mata Masu Dubara* translates roughly as "women on the move." And Fourera has certainly earned the right to that title. In an impressive fashion, she has moved to progressively higher levels of economic security than she ever could have imagined. Fourera says this program has been the answer to her prayers.

Although extremely powerful, the program is simple. Over an eight-month training period, a group of twenty-five to thirty-five women come together on a regular basis to learn how to save money and use the funds to make loans to one another. Each woman deposits a few cents a week into the group's "cashbox," which serves as a revolving credit fund. Members then borrow small sums to launch or expand money-making activities such as peanut oil production, grain storage, or mat weaving. As they generate a profit, the women reimburse the cashbox with interest at a reasonable rate, which is agreed to by the group, making the money available for more small loans. Thus, without any collateral or letters of recommendation, these women, who would certainly be rejected by traditional banks, build a reliable and ready source of credit.

If for some reason a woman is unable to repay a particular loan, other members cover her debt until she can. Although this solidarity is impressive, it also serves a practical purpose: when members feel responsible to each other, they work diligently to fulfill their financial commitments and repay their loans.

When Fourera's group first started, each member deposited a mere 5 cents a week. Later, they doubled that to 10 cents. And, as impossible as it may seem, the money started to pile up. By making small loans and charging 10 percent interest, the group was able to amass \$1,000 in the first year. Now this doesn't sound

like much by Western standards, but in Niger, where the average person survives on 40 cents a day, \$1,000 is a significant amount of money. And this is even more remarkable when you consider that most Nigerian women possess no money at all.

Building a Business Step-by-Step

Shortly after joining the group, Fourera decided to take out her first loan, for \$1.40. With this seed money, she bought leather laces to weave mats. These laces enabled her to make and sell several mats, and the profit from those sales allowed her to pay off that loan quickly and take another loan for \$7.00. With this second loan, she bought baobab leaves and okra in one market, packed them up and carried them through the heat for several hours, and sold them in another market at a higher price.

She then paid off the \$7 loan and took yet another, larger loan for \$14, which she used to buy and sell a sack of millet. With the profit from that sale, she bought more leather laces and made sixty mats, more than she had ever completed in her life, which she was able to sell for \$43.

As she increased her earnings from \$1.40 to \$43.00 in a few months, Fourera began to realize that she had a real knack for business. And others of her village noticed it as well. After each endeavor, she immediately took the profit and reinvested it. Sometimes she expanded her current venture, and sometimes she began a new one, with an even larger scope. With the training and confidence she had gained from her Mata Masu Dubara, she knew what was required for each of these undertakings to be a success. She never for a moment considered that she might fail. She had been waiting her entire life for this opportunity, and she took advantage of it with all her might.

Her next step was a bold one. She decided to take her \$43 in mat sales and couple it with a loan of \$35 to buy a cart and donkey. Now this was a totally new line of business for Fourera,

but that had never stopped her before. Traveling by foot up and down the national highway with hundreds of others, she had been considering this purchase for some time. As she carried her goods, she watched as the ill or elderly struggled on the path. And even the young and healthy labored under the weight of their heavy jugs or firewood. On a daily basis, she saw that a need existed, and her entrepreneurial instinct told her that a good donkey and simple cart would generate a profit almost immediately. And she was right.

With the help of her nephew, Amadou, Fourera began to rent her cart to transport firewood, as well as other heavy items like water and clay used to make bricks. In almost no time she turned a significant profit. And as she tallied up her money, she realized that *she* didn't have to do the actual work *herself* in order to make a profit. She could hire others. With this thought, she began to consider how she might provide additional services by employing others from her village.

Growing a Business by Employing Others

After thinking it through and discussing it with several women in her credit union, Fourera decided to hire a worker from her village to collect and chop firewood. She paid him a monthly wage of \$14; her firewood business ultimately generated a profit of \$45 a month. Once again, she was in the position of deciding how to reinvest her money.

She didn't have to think about it long before she discovered an opportunity to start a small sheep-raising enterprise: buying young, small lambs and fattening them up to sell at a much higher price. She had learned through Mata Masu Dubara that male sheep garnered a premium price at the end of the Ramadan month of fasting, but she had no idea how much profit actually lay in that knowledge (and in those rams) until she put it into her own pocket.

So on and on she went: borrowing, buying, selling, hiring, repaying her loans. And each effort seemed more profitable than

the last. All the while, Fourera remained active in her Mata Masu Dubara group, while developing a reputation throughout the region as a successful businesswoman.

By thinking big while acting in small, incremental ways, Fourera was able to achieve more than she had ever imagined. Starting with a single loan of \$1.40, she made good decisions and worked hard. Then, as the scope of her businesses grew, she realized she could not achieve the level of success she wanted if she did all the work herself. So she brought in first her nephew and then others from the village as employees. And today, along with her other ventures, Fourera is considering a new loan to buy an additional cart.

Overcoming Almost Impossible Odds

Because mere survival in Niger is a difficult proposition, Fourera's success affects many lives. The United Nations ranks the country as the second most difficult in which to survive. Almost 60 percent of Nigerian children suffer chronic or acute malnutrition, and 25 percent die before their fifth birthday.

Nigerians live in a state of chronic hunger. They struggle daily to find enough food to feed their children and maintain the health and energy they need to work in the fields. Families in crisis do whatever it takes to survive, often losing their capacity to produce by selling off the handful of assets that they do possess: farm tools, livestock, even their crops in the ground.

Almost impossible for those of us with full bellies to understand is that Niger has developed a *language* around want. In addition to the four seasons, Nigerians experience a "hungry season" every year. This is the annual period when last year's crops have been consumed, bartered, or sold, and this year's crops have not yet been harvested. The length and difficulty of each year's hungry season depend on the strength of the preceding year's crop.

"Green famine," yet another term in the dictionary of food insecurity, refers to the severe hunger endured in the midst of

flourishing crops, not yet ripe enough to pick. Both the "hungry season" and "green famine" can last for months, resulting in the loss of hope, as well as the loss of life.

Although it's difficult for us to relate to these situations, understanding them highlights the value that Fourera and other members of her Mata Masu Dubara group bring to the community by generating income and creating jobs. And because studies show that women are much more likely than men to spend their extra income to improve the health and well-being of their families, money in women's hands means more food for the malnourished, especially children.

Achieving Amazing Results

With only her Mata Masu Dubara training, Fourera seems to have acquired the business savvy of an MBA. With her current loans paid off, she now produces a steady income that singles her out in her community like a Fortune 500 CEO—quite an accomplishment for a fifty-year-old widow with no formal schooling who, until a few years ago, owned nothing at all.

By the standards of her community, Fourera can now afford all the trappings of success—things like a tin roof on her house, enough money to buy rice rather than millet porridge, even new clothes from time to time. All these items set Fourera apart as a woman of wealth.

But beyond her financial success, Fourera has achieved other goals that are out of reach for most Nigerian women. For one, the donkey cart business has always been totally dominated by men, but her move into that arena has been successful from the start. At least on the surface, the men seem to accept her, and the smartest among them keep an eye out to see what she is up to next.

Another of her goals goes back to her first employee, her nephew Amadou. As a result of her success, she is now able to send him to school and hopes to prepare him for a life as an entrepreneur as well. And perhaps of greatest importance, Fourera's mind has been opened to the ways that she can improve her status and that of other Mata Masu Dubara women.

Building Beyond a Business

Although Fourera's story demonstrates how a business can be started with a small investment, there is more to life than money. The Mata Masu Dubara project also raises self-esteem and helps women understand what they can achieve by working in solidarity with other women. By enabling women like Fourera to improve their lives, the project reinforces their ability to not only survive, but thrive.

This reinforcement is important because, in spite of her relatively high income, Fourera still contends with daily challenges that define life in her part of the world. Like any other Nigerian, she fights to stay healthy and avoid bouts of malaria. She and the other women of her credit union struggle to access clean water and nutritious food for themselves and their families. Even though they are running successful small businesses, they cannot take these basics of life for granted. They must always be on guard against the demons of their region.

As in many parts of the world, these women don't move through life on equal footing with men. The more they are able to overcome this inequity, the stronger their self-esteem becomes and the more they are willing to speak out for what they need. And as their voices become heard, their rights within society are finally fulfilled.

Since starting the Mata Masu Dubara project in 1991, CARE has helped create 4,825 groups with 171,000 members in more than 1,600 villages across Niger. These groups collectively mobilize over \$2 million every year, creating many more stories of success. That is the kind of critical mass needed to get Niger, one of the poorest countries in the world, moving toward a better future.

Growing Through Self-Reliance

The beauty of Mata Masu Dubara is that it requires no external funds. All loans come from the women's own savings and later their profits, making them totally self-sufficient. The success in Niger inspired CARE to launch similar projects in Ecuador, Mali, Mozambique, Nicaragua, and fourteen other countries.

During the first eight months of a program, an experienced "village agent" makes regular visits, teaching the women how to organize and manage their group and working closely with each woman. The village agent is critically important at the beginning because 90 percent of Niger's rural women are illiterate; she helps the group create a record and an accounting system that they can manage on their own.

Besides learning from their village agent, the women also discuss current situations and come up with more sophisticated ideas than they would if they were working on their own. For example, immediately after a harvest, the group may notice that peanuts are plentiful and cheap, so they might pool their money to buy them. Then throughout the year, they have peanuts to eat or sell at a higher price, or they may trade them among themselves. And because transactions like these come from their personal funds, they don't deplete the cashbox, keeping those funds available for other loans.

In fact, most Mata Masu Dubara members agree that the ability to come together to gain knowledge is as important to them as the money they are able to borrow. Working together has offered them new ways of thinking, new ways of solving problems. Like women everywhere, these women, ranging in age from twenty to fifty, love to share their ideas, discover new things, and help each other. Many of them feel that the most important aspect of the program is being able to pass this knowledge along to their own children, as well as the other children of the village.

That is why, at the end of their initial training period, the group celebrates with a graduation ceremony that brings the whole village together. This is a true time for rejoicing as each woman who starts a business, no matter how small, is making a real impact on the future of her community. Then after the ceremony, the village agent moves on to form another group in the same village or in a neighboring village. In Djoga, for example, the first Mata Masu Dubara group was organized in 1997, and today this village of two thousand has eleven groups.

Moving Forward

Over the years, CARE has sought ways to improve on the Mata Masu Dubara program. Now into its third version, the program has incorporated changes based on past experience. The current program responds directly to the issues raised by the women themselves, including literacy training, rights education, and technical assistance for raising livestock. CARE is happy to add these components to the program because they've found that the more responsive and relevant a program is, the greater its success.

Programs like this exist in all seven regions of Niger. In one region, where groups have been able to pool significant resources, CARE is helping to establish links with formal lending institutions. This will allow these groups to access larger amounts of credit to build even bigger businesses.

By thinking big and acting in small, incremental steps, Fourera and other women of Mata Masu Dubara have improved their lives dramatically. And as they launch and expand their businesses, they collectively gain the strength and experience to tackle other important elements of Nigerian life, such as local politics, community development, and social services. As a result, in addition to their increasing economic force, they are becoming a strong social and political presence in Niger.

Today, for the first time in her life, Fourera has enough money to meet her essential needs. And helping other women start and grow their businesses fills her with pride. With thousands of women like Fourera running their own small businesses, a real and lasting difference is being made in the lives of Nigerians. And when these women reach their full potential, a new and better day will have dawned in Niger and throughout the world.



SEIZING GOOD FORTUNE

Although Fourera's story is certainly inspiring, you don't have to travel all the way to Africa to spot women who have seized opportunity; examples exist right in your own backyard. Whether you call these women smart, fortunate, or blessed, if you analyzed them you'd see they have one thing in common: they created opportunities in their lives and then stepped up to take advantage of them.

It's easy to understand why some people might use the word *lucky* when discussing Vicki Gordon. It does seem that she's got it all: the corner office with floor-to-ceiling glass, the big salary and recognition among her peers, the loving husband and wonderful family.

But far more accurate terms would be *survivor*, *smart*, *hardworking*, *creative*. This long-time CARE supporter knows how to make things happen in the highest levels of the hotel industry. But her success was hard-won and had little to do with luck.

Raised by a single mother in the rural community of Moultrie, Georgia, in the 1950s—a time when most women didn't work outside the home—Vicki and her mother moved in with her grandmother in order to make ends meet. Vicki spent her days with her grandmother, while her mom went to work as a bookkeeper.

Although short on material possessions, Vicki grew up in a household of incredibly strong women, and *only* women. These women—Vicki's mother, grandmother, and her Aunt Christine—lived alone and supported themselves without a male paycheck, not common in the early 1950s. But they managed,

and the little girl flourished while seeing just what women were capable of doing on their own.

By the time the 1960s rolled around, women across the land were beginning to sense that they *did* have power, that they *could* do things. And this new climate of opportunity fueled Vicki's sense that she needn't stay in the traditional role to be happy and fulfilled. She didn't want her choices in life to be limited just because she was a woman. She was willing to work hard to have it all.

Getting Started in the Hotel Industry

In the late 1960s, Vicki moved to Minneapolis. Although it was a far cry from the rural South where she had spent her entire life, she was thrilled with her new home and came to be intrigued by something else: the hotel industry. Up to that point, Vicki had stayed in a hotel exactly twice in her entire life, both times during high school trips, and she was enthralled by the glamour of it all.

So when she started job hunting, she focused her efforts on working for a hotel and came across a listing for the Sheraton-Ritz in downtown Minneapolis. Just walking in the door gave her goose bumps, but she came to a dead stop when the interviewer told her she'd never make it in the hotel industry. Vicki took his comment as a personal challenge, promising herself, "Oh, yes I will."

Determined to break into the industry, Vicki pursued hotel jobs with a vengeance. It was at a not-so-glamorous little airport hotel where the interviewer told her, "You don't have any of the qualifications, but the way that you're selling yourself tells me that you can do this job." And that comment became a guiding principal of Vicki's career. She believes that people can be taught the technical or task-specific aspects of a job, but you can't teach attitude. So it's important to hire people who will seize an opportunity to make a real contribution.

Vicki broke into the business through catering sales. Still a little green, she was intrigued to discover that the business world was built on a foundation of varied industries. She was amazed that there was an entire industry focused on school photos, and another one built around truck engines, and yet another for those who sold copy machines. She became fascinated with the variety of industries and began thinking about how the resources of all those industries could be employed to drive positive social change.

Making a Difference Through Microenterprise

Vicki's interest in creating social change has been a hallmark of both her career and her life. She is fascinated by Fourera's success story because she's always been intrigued by microenterprise and the concept of making a small loan and knowing that someone—some woman—will use it to start a business and support her family.

When Vicki believes in something, she moves on it. So it's not surprising that a dinner conversation with one of her daughters-in-law evolved from a lighthearted discussion to a serious dialogue about helping women around the world. At that dinner, the two Gordon women decided to create a "village bank" that they would fund in honor of their mothers. They figured if they could get fifteen other women, including all the other Gordon daughters and daughters-in-law, on board with the idea, each woman wouldn't have to donate much. And as they pursued the idea, they discussed that some of the women could get matching funds through their employers.

It was only a small step from discussing corporate matching funds to involving some senior corporate women at Vicki's company, InterContinental Hotels Group (IHG). By the time each of *these* women kicked in \$250 and IHG matched it, Vicki's group was able to establish a village bank to lend money to women. But rather than just donate money, the group wanted to tie the village bank to their own goals. They decided to focus on Mexico because it was part of the Americas Region of IHG, for which the corporate women

worked, and because Mexico is close enough that the donors could make a field visit to see their money in action.

Underscoring her belief that corporate philanthropy makes the most sense when it goes hand-in-hand with the goals of the organization, Vicki wanted to launch a program that would support women and have an impact on IHG's business goals at the same time. Because IHG has many hotels in Mexico and because immigration is such a hot topic in the U.S. hotel industry, Vicki envisioned this village bank not only benefiting the women of the region but also bolstering Mexican tourism and addressing systemic issues of immigration, thereby making a positive impact, however small, on IHG.

Vicki trusted that helping women on their home turf would create better jobs within Mexico, thereby providing a ripple effect. And just as Fourera started with a small loan and now employs others in her village, the same should happen as a result of this village bank. Helping women establish businesses allows them to help and employ others.

In the end, thirteen women participated at about \$250 each, plus company matching funds for several of the women. With that money the group has been able to fund two village banks so far, for a total of \$10,000. And they receive regular progress reports from the Mexican women, allowing them to share in their success.

Expanding the Results of Corporate Giving

The village bank was just one of many creative ideas Vicki put into play as the senior VP of corporate affairs for IHG. When she took on the role in 2000, the organization had a tradition of writing checks to a few local organizations, hosting tables at civic dinners, and participating in activities on an ad hoc basis.

Vicki realized she had an opportunity to raise the bar by developing a corporate strategy for the organization's philanthropic efforts, and IHG gave her the latitude to do what she felt was needed. As a result, the corporation transitioned from a mishmash

of check writing and on-the-fly support to a focused strategy for philanthropy and corporate involvement.

The strategy Vicki developed has three distinct levels: the first focuses on local projects that are nominated by employees and involve them directly; the second is based on the corporation's individual brands; and the third is a partnership at the corporate level.

At the local level, employees nominate eight to ten causes a year that really resonate with them. After the Corporate Affairs team vets the organizations, one employee serves as the ambassador for each initiative by organizing the effort, recruiting company volunteers, and providing leadership; the company then supplies a template for organizing a successful event, as well as some level of matching funds. Focusing all their resources on a handful of local events allows IHG to create a critical mass of volunteers and funding, thus enabling them to make a real difference for the cause while creating positive exposure in the community. Vicki knew that this element of her strategy was a success when IHG was designated by *Atlanta* magazine as one of the best places to work in the city. A recurring theme in the magazine's interviews with employees was their excitement about participating in IHG-backed community activities.

Promoting Brands Through Corporate Giving

The second facet of the strategy revolves around individual hotel brands. Because IHG has many well-respected brands, the goal is to partner with an organization that shares a mission compatible with the specific hotel brand.

In considering Holiday Inn, for example, Vicki's team looked at how the donors and volunteers of each organization lined up with Holiday Inn's core customer from a demographic and psychographic perspective. The result was the match between Holiday Inn and Big Brothers/Big Sisters. This match works because Holiday Inn's core customer is the "everyday hero" who goes to work during the week and then on weekends coaches soccer or sings in the

church choir—exactly the kind of person who volunteers for Big Brothers/Big Sisters.

Holiday Inn Express appeals to a similar but distinct market with an award-winning advertising campaign that urges consumers to make a "smart" choice in lodging. Based on the brand's advertising theme that promotes "Holiday Inn Express: Stay Smart," this group supports the children's literacy organization, Reading Is Fundamental (RIF). As a result, more than 350 Holiday Inn Express hotels have pledged to raise a minimum of \$1,000 each to provide a collection of children's books for their local RIF program.

Staybridge Suites serves as a home-away-from-home for guests on extended trips, so it's logical for them to support an organization called Give Kids the World, which partners with wish-granting organizations to provide villas where a whole family can stay during an extended trip to Disney World as part of wish fulfillment for children with life-threatening illnesses. The Candlewood Suites brand is partnered with Habitat for Humanity, which is a fit for the "hands-on" person who typifies the brand's guest profile. And IHG's small boutique hotel chain, Indigo, supports local arts organizations—a perfect match for a hotel that attracts an artsy crowd.

At the top end of the spectrum, Crowne Plaza has developed a relationship with the charitable components of the Professional Golf Association (PGA); this makes obvious sense because typical Crowne Plaza guests have two things in common: the desire for first-rate accommodations and a passion for golf. Taking that insight one step further led them to become the title sponsor of the prestigious Crowne Plaza Invitational at Colonial every Memorial Day weekend in Fort Worth, Texas.

Providing More Than a Check

Vicki believes that the key to these relationships is to structure a business alliance that benefits both the corporation and the nonprofit. Understanding what each party brings to the table helps to create a sustainable partnership. Often charitable organizations focus on the amount of cash they can get, but in doing this they may overlook other huge assets. For example, a brand like Holiday Inn can leverage their relationship with frequent guests or individual franchise owners to provide support. Or they can tap into their sponsorship of Major League Baseball to provide game tickets to Big Brothers/Big Sisters. Or properties across the country can open their swimming pools and restaurants to Big Brothers/Big Sisters events. Resources like these often have a far greater value than the amount of cash that a corporation donates outright.

In a few short years, IHG evolved from a "check writing" company to an organization with a strategic, layered approach to corporate responsibility. Vicki shrugs off the credit for this transition and is quick to recognize the rest of the organization, especially Steve Porter, president of IHG's Americas region. Steve and Vicki, a "Dynamic Duo" of sorts, have proven the importance of strategic giving, not only from a humanitarian viewpoint but also from a return-on-investment (ROI) perspective. They understand the scope of what they can achieve and the millions of lives they can affect.

Partnering to Save Lives

There is one remaining element in IHG's strategy: the corporation as a global entity. To make a difference in this area, IHG partners with CARE, combining the very different strengths of the two organizations to create a strong synergy. With almost 4,000 hotels and 600,000 rooms, IHG is the largest hotel chain in the world. In emergency situations, they can reach massive numbers of guests for donations, and their partnership with CARE provides a way to distribute life-or-death resources almost overnight.

The roots of this partnership go back to Christmas 2004, when the deadliest tsunami of modern times hit the coasts of India, Indonesia, Thailand, Somalia, Sri Lanka, and other nations bordering the Indian Ocean. Like most of us, Vicki first learned of the disaster from television, as shocking and tragic footage reached the world. And like most of us, Vicki had a sense that

maybe she was watching a movie—surely the devastation she was seeing could not be real.

On vacation at the time, Vicki immediately called Steve, who gave her carte blanche to do what she thought was necessary. From a business perspective, it was important for IHG to react quickly because they have hotels in that part of the world; from a humanitarian perspective, Vicki knew that an organization like IHG could make a real difference during a disaster of this scope.

After verifying the safety of hotel guests and personnel in the region, Vicki got down to the job of orchestrating IHG's response. Quickly reaching out to Priority Club members through its Web site, IHG offered to convert existing points to cash, match that cash, and then channel those dollars to tsunami relief. And they sent a similar message to employees, telling them the organization would match their cash donations. To encourage participation, they primed the pump with \$150,000. The response to this initiative fit perfectly with IHG's strategy: understanding that they can raise much more money for an effort than they can give outright.

Once she had the funding effort up and running, Vicki was amazed at how quickly they were able to begin providing safe drinking water, as well as other much-needed support. Although she had always believed in the intrinsic goodness of people, Vicki was now able to see it come together in a concrete form. The generosity of individual Priority Club members, the sacrifices of her fellow employees, and IHG's huge investment of corporate dollars all enabled them to make an immediate difference. Vicki's innovative arrangement brought together the required elements to have a positive impact on tens of thousands of lives.

Preparing for Future Needs

As a result of working through the tsunami effort, IHG understood the importance of developing relationships with humanitarian organizations *before* disasters hit in order to minimize response time. One of the ways they did this was by developing a Web site with CARE that can be activated almost instantly in response to natural disasters. The site allows Priority Club members to convert points to cash, allows employees to make company-matched donations directly to CARE, and allows anyone to make cash contributions. As a result of the tsunami effort, Vicki and her team learned that they have the capacity to collect millions of dollars very quickly, and this Web site provides the vehicle to do just that.

One touching example that marries the brilliance of the IHG strategy with the generosity of Priority Club members occurred shortly after Hurricane Katrina. IHG mobilized their approach and was able to collect more than 55 million Priority Club points, converting them to Katrina relief dollars. But none were more significant than those an Ohio family had been saving for years to take a special family vacation. In an evening family discussion, they made the decision to donate all 400,000 points to the Katrina effort. Individual and family sacrifices like this, replicated over and over, fuel IHG's initiatives to make a real difference in disaster situations.

Showing Results

So much can be accomplished through large-scale collaborations like the one between IHG and CARE. But Vicki has a real concern that many women fail to seek out and capitalize on partnerships at a personal level. Thinking back on Fourera's story, Vicki remembers that although Fourera was determined to be self-sufficient, she knew she couldn't do it alone. Ironically, one way for women to gain independence is by working together. This is true for Fourera, for Vicki, for all of us.

As a child, Vicki found this support through her mother, grandmother, and Aunt Christine. As an adult, it came from her team and the trust of her corporate president. Likewise, Fourera was supported and inspired by her Mata Masu Dubara village savings and loan group. Although she had immense drive and will power,

her fellow villagers were a key element of her success. Yes, she did access the funds she needed through this group. But beyond that, the business training, the friendship with fellow members, and the ability to bounce ideas off other women helped Fourera grow her business step-by-step. So although she knew that no one would do it for her, she also realized that she couldn't do it alone.

Rather than just capitalize on opportunities as they come along, successful women also aggressively seek them out; they make their own opportunities. No one called Vicki to offer her that first job in the hotel industry; nor did they prod her along in her career. She decided what she wanted and moved toward her dream one day at a time.

And no one came up to Fourera offering her a donkey-cart business. No, she took her first steps by accepting CARE's training and joining the Mata Masu Dubara group, buying those leather laces, and making those first mats. Then she saw the opportunity to buy a donkey cart and build a business. And even now, she continues to work hard—to move herself, her business, and her village forward one step at a time.



BUILDING A DIFFERENT KIND OF BUSINESS

Texas business owner Rebecca Boenigk believes that CARE is one of the few organizations that understand how empowering women can save a nation. As an entrepreneur, Rebecca is particularly impressed by CARE's microenterprise initiatives in developing countries because she knows that creating savings and credit opportunities for poor women can help entire families achieve financial security. Rebecca supports CARE's efforts because she believes that helping such women will create true social change, providing sustainability to an entire region.

Although Rebecca Boenigk and Fourera Soumana each run a business, Rebecca and her ergonomic-product company could not be further removed economically, geographically, or product-wise from Fourera and her donkey-cart business. Yet in spite of this, the two women actually have much in common. Willing to see opportunity where others did not, willing to start with nothing and build, build, they have both made a go of their businesses while blazing a trail for others to follow.

Having caught on to the concept of ergonomics early, Rebecca partnered with her mother, Jaye Congleton, to build what is now a multimillion-dollar ergonomic chair company. In fact, she started Neutral Posture in her garage; working side by side, the mother-daughter team assembled the company's first 1,500 chairs: Jaye built backrests while Rebecca built seats.

Although Rebecca had always felt comfortable selling, she struggled at first to bring in sizeable sales. Then one day she realized she had been going about it all wrong. She decided that rather than target corporate buyers of office furniture, she would pursue a better opportunity. She would market to those responsible for employee health and safety; these individuals understood why Neutral Posture's chairs were more expensive than standard ones and viewed the additional cost as a trade-out for missed work days and higher medical insurance costs. As Rebecca is fond of saying, "From day one, our business has been about putting butts in seats . . . but in the right *kind* of seats."

Moving to the "Big Time"

After several years of success and with the stock market flying high in the late 1990s, Rebecca decided to jump on the opportunity and take her company public. At that time, going public seemed to be the pot of gold at the rainbow's end, and she felt this step would add validity to her business. Truth be told, there was just a bit of glamour to the whole idea of becoming an overnight millionaire

and CEO of a public company. And that's exactly what happened, when Neutral Posture became the first woman-owned business ever to trade on NASDAQ. Listed as NRTL on the NASDAQ ticker, the stock was priced at \$6.25 for the initial public offering, which gave the company a market cap value of about \$18MM.

One of the major changes that came with being a public company was an outside board. At first, Rebecca was excited about the possibility of working with an experienced, savvy board. But then she began to sense their lack of respect for her, and every session became a struggle. This was especially frustrating because she was the one who had built the company—the one who had made it all happen. Yet it seemed that no matter what she proposed, the board fought her every step of the way. Because the board members were all much older and ultraconservative, they dragged their feet on everything and researched it to death. As entrepreneurs, Rebecca and Jaye were accustomed to making decisions immediately and moving forward, and that had been a big part of their success. But that was no longer to be, as the board, which Rebecca had trusted to rapidly grow the company, voted against every proposal that she brought forward, including a 401(k) program for her valued and much-loved employees.

Rebecca struggled to work within this system for four years, and when the market started to self-destruct in late 2000, she began to develop a plan to escape from the public world that she once had seen as her Mecca. Rebecca bided her time, and in April 2001, she and Jaye bought the company back by purchasing all the outstanding shares at \$2.27 a share, for a total of about \$3 million. As a result of her experience, she goes out of her way to help other entrepreneurs understand that an IPO is not always the opportunity it appears to be. Although those few years were difficult for Rebecca, she was able to learn from the experience, moving forward and looking for other, better opportunities.

Moving on to Another Opportunity

In addition to her ergonomic know-how and customer savvy, Rebecca identified another way to grow her business: by promoting the fact that it is owned and run by women. As *diversity* has become a buzz word in the corporate and government worlds, Neutral Posture was—and remains—the only certified woman-owned seating manufacturer in the United States.

Rebecca was first introduced to the benefit of being a woman-owned company when one of her corporate customers asked her to gain certification for Neutral Posture through the Women's Business Enterprise National Council (WBENC). When she first checked it out, the certification process seemed daunting, but it also seemed like a huge opportunity. So she made the decision to go for it.

As she was later to find out, the real opportunity was not just in getting the certification but in investing the time to become a leader in the organization. The customer who originally introduced her to WBENC asked her to attend a national meeting to represent women business owners from across the nation. During that meeting two important things happened: (1) Rebecca took on a key leadership role in the organization, and (2) she was introduced to a prospect she had been trying to meet for five years. After a brief discussion, that prospect asked her to visit their corporate office to meet with the furniture commodity manager. That initial meeting ultimately turned into a \$250,000 order and resulted in a national ergonomic standard with the client company. Coming out of that sale, Rebecca understood the opportunity she had uncovered and began to use her certification as a tool to get in the door.

Capitalizing on Connections

Rebecca's key learning from this experience is the idea of capitalizing on connections. She learned that rather than just show up at events, you have to stand out and look for ways to help

others; there's no point in being involved if you're not making a difference. And everyone at WBENC knows Rebecca and the difference she has made. For over four years, she served as the president of WBENC's National Women's Forum. As a result of her leadership role, Rebecca was able not only to support the efforts of other women but also to develop strong personal relationships with key decision makers of major corporations—again capitalizing on opportunity.

With the expanding corporate emphasis on supplier diversity, Rebecca now devotes a large percentage of her sales and marketing efforts to that area. All the hours she has spent volunteering for WBENC are really paying off, as supplier-diversity managers from hundreds of corporations now know and respect her.

One of the opportunities that Rebecca never overlooks is the chance to "make the ask." And this is something she thinks many women struggle to do. She remembers her childhood, when her mother told her, "If you don't ask, you will never get." So all these years later, Rebecca says it doesn't matter if you are asking for money for your child's school, donations for CARE, or a sales order for your business. When you don't ask, you are always missing opportunities for yourself or for organizations in which you believe.

Like Vicki, Rebecca taps into her networks to raise funds for nonprofits that are important to her. Just as Vicki looked to her two key networks—corporate support from Intercontinental Hotel Group, as well as personal support from the members of the Gordon family—Rebecca does the same, heading up charitable initiatives she believes are important, both through her business and her personal channels.

Creating the Opportunity for Opportunity

Rebecca has learned that opportunities come in many forms. And she believes that she has more opportunities than most people she knows. But that didn't happen by accident. For over five years, Rebecca had sought a position on the National Women's Business Council, a highly sought-after presidential appointment. She set her sights on that goal, well aware that it would take years to receive the appointment. During the process, three other council members recommended her; those recommendations pulled a lot of weight, as the council consists of only nine members. Capitalizing on those three recommendations, she worked tirelessly to gain the appointment and was thrilled when it finally came through. You might think that her excitement revolved around the prestige of the appointment, but that's not the case. Because Rebecca is selective about investing her time, energy, and support, she was excited about this opportunity, as she knew her active participation would make a real difference to women across the country. And it has.

Over the years, Rebecca has worked herself into a strategic position that generates many more opportunities than most other women. She's earned this position because she works so effectively for every organization she chooses to support. Once she commits to something, she never lets anyone down. As an organized networker and fundraiser, she never hesitates to ask for what the group needs. And she capitalizes on every opportunity that comes her way.



OVERCOMING NAYSAYERS

Leah Brown, founder and president of a clinical research firm, believes that a family cannot be economically healthy unless its members are physically healthy, so she supports CARE's commitment to preventing and treating HIV/AIDS. Leah is inspired by CARE's dedication to helping vulnerable and marginalized people manage and overcome the disease while also addressing factors that lead people to put themselves at risk of infection. Through CARE's community education and outreach programs, as well as the access

they provide to condoms, testing, and counseling, Leah feels that CARE is making a real difference in the health of millions across the world.

Although the \$50,000 that Leah Brown used to launch her business is a far cry from the \$1.40 that Fourera Soumana borrowed to start hers, Leah feels a connection with Fourera, a fellow black woman who saw an opportunity and took advantage of it.

Leah's story offers a unique look at how to convert challenges in your life into opportunities. The savvy businesswoman capitalized on a corporate severance check to start a clinical trials company that now generates over \$9 million annually. Like Fourera, Leah's life took some difficult turns, but also like Fourera, the combination of opportunity, inner strength, and the support of other women has produced incredible results.

Although she would later emerge as a college athlete, Leah was raised by a mother stricken by muscular dystrophy. Picking up her mom when she fell or pushing her wheelchair in the grocery store was just a normal part of Leah's childhood. Despite her struggle with a severe disability, Leah's mom made it out the door for work each morning, resolved to earn the family's way out of Newark's inner city. With one eye on her mom and the other on her dad, who convinced her that she should perform at her best at all times, Leah was on track to make the most of every opportunity that came her way.

Then one summer, Leah's family finally reached their goal: to move into their dream world of suburbia. But in many ways the dream turned out to be a nightmare. As her family pulled onto their new street, they were greeted with a dominant black "X" spray-painted on their yellow house, reminding them that they were the only black family in the neighborhood.

Summer passed, and the day came for Leah to start school. Hesitantly, she left the security of her mother's side and headed to her new school, where she became the target of immediate ridicule among her white classmates. Leah was placed in remedial classes

based on one simple test: the color of her skin. But despite that negative start, the resilient girl found her way up and out, and those who tried to hold Leah down would never know that they were just the incentive she needed to spur her on to life-changing opportunities.

Converting a Severance into a Business

After graduating from the University of Kentucky Law School, Leah enjoyed a fifteen-year career with a major New York consulting firm, where she advanced to executive vice president, the first African American female to do so. Life was on track for Leah; she worked hard, and everything seemed to be going her way. Then on a snowy day in Manhattan, Leah learned that a close relative, whose HIV had rapidly progressed to AIDS, had only days to live. Frustrated that the doctors couldn't help this otherwise vibrant young man, she watched helplessly as he died before her eyes.

While recovering from the shock of his death, Leah set about realizing the American dream: a husband, two great kids, and a successful corporate career. But she knew that she could do more, be more, make a real difference in the world. So when the chance came to "cash out" of the corporate world by accepting a \$50,000 severance package, Leah recognized it as the opportunity that it was and set her mind on building a clinical research company that would test potentially life-saving drugs.

Like Fourera, Leah had no formal education in entrepreneurship, but she just seemed to have that entrepreneurial turn of mind. She also brought no background in medicine or clinical research to the table, but she was confident that her passion and business savvy could carry this opportunity to reality. So Leah took the steps to build a business that provided clinical research trials for pharmaceutical companies to help them bring drugs through the FDA process faster and more safely. She focused specifically on drugs to fight diseases that attacked women and minorities. It was a solid idea in a good market with a lot of demand.

Relying on Other Women

Leah's business stayed afloat for the first two years, her revenue slowly inching up. But then she discovered a new opportunity: a program called Make Mine a Million \$ Business™ (M³). A competition of sorts, the program attracted Leah's interest and rekindled that competitive spirit from her college basketball days. She set her goal and focused on becoming one of the program winners, which would give her access to a desperately needed \$50,000 line of credit, along with computer equipment and free business coaching. Selected as one of the twenty finalists, Leah traveled to New York City to present her business to an audience of four hundred businesswomen. At the end of the competition, she was selected as one of the ten winners from that day's program, and to this day she continues to support M³ and sing its praises.

As Fourera did through working with her Mata Masu Dubara, Leah learned a key lesson from participating in this program: although you are running your business on your own, you are never truly alone as long as you support other women and allow them to support you. There are many initiatives that bring women together and many resources to create economic independence, but you have to pursue them. You have to be brave enough to take that first step.

Leah Brown saw an opportunity to help save the lives of women and minorities for generations to come. And she saw an opportunity to build a business that would provide her with financial freedom. But, as you and I are aware, seeing an opportunity and acting on it are two different things. Leah's action required guts and drive, coupled with insight and persistence—all elements she continues to employ as she seeks even greater opportunities to grow her business and her life.



CAPITALIZING ON OPPORTUNITY IN YOUR OWN LIFE

As we wrap up this section on opportunity, it's your turn to think about the opportunities that cross your path and how you might capitalize on them. Of course, there is no single way to do this. Whether these opportunities pertain to your career or your personal life, your approach will reflect what you are seeking in life, and your results will reflect what you're willing to devote to it. Although there's no magic formula, here are three actions you can take to analyze and implement opportunities as they cross your path: (1) determine what's important, (2) look for the opportunity, and (3) take it step-by-step.

Determine What's Important

Contrary to popular belief, you can't do (or have) it all. You have a limited amount of time—168 hours in each week. You also have a limited amount of energy and financial resources. So the question is: How will you invest your time, energy, and resources to live the best life possible?

To answer this question, you've got to decide what's important to you. Think about the particular areas of your life or career that may not be as fulfilling as you'd like—the areas that drain rather than replenish your spirit. These areas are ripe for an opportunity.

Almost every woman I know wants to do something important with her life. This desire is rarely limited to career but overlaps into family and community as well. Oh sure, most of us go to work every day to earn a paycheck, but the truly successful among us have seamlessly blended their business and personal lives to create great results in both areas.

To achieve this effective blend, you must always be questioning what you're doing and how you're spending your time. Maybe you want to carve out more time to travel or to spend with a particular friend or grandchild. Maybe you decide to slow down or speed up your career. Whatever your goal, visualize your ideal situation. Then hold that thought!

Look for the Opportunity

Once you've got your best-case scenario in mind, hang out at intersections where opportunities are likely to come along. For example, if you want to shift careers, join a professional organization focused on that new field. Or do volunteer work in that area. If you want to start your own business, read books about women who've done this and attend meetings of small business owners such as the National Association of Women Business Owners. If you want to get an academic degree, ease your way back in by taking one class at a time.

I'm a perfect example of this last concept. I wasn't able to attend college right after high school, and as I approached my thirtieth birthday, I was overcome with regret. My husband, after listening to me moan and groan for several months, put it into perspective for me: "Ten years from now you'll be forty and still regretting that you never got your degree, or you can start back now and by the time you're forty, you'll have it." Of course, he was right, and his comment challenged me to get started. Once I began actively seeking the opportunity, it washed up on my shore.

We were living in Columbia, South Carolina, at the time, and I discovered Columbia College, a women's liberal arts college. Not only could I enroll for a class starting that very week, but the intimacy of the campus made me feel less intimidated than I might have at a huge state university. From the very first class, I began to gain the sense of fulfillment that I had been lacking. The following semester I ramped up from that one class to full-time status and ultimately graduated with honors.

So think about areas of *your* life that seem lacking and may be open for the change that can turn your world around. It might be something simple, yet critically important, like spending more time with your daughter. As you begin to focus on ways to do that, you may decide to set aside every Wednesday morning to take her out to breakfast before heading off to work, or you may hear her mention an interest in yoga and discover a nearby class you can attend together, or you may focus on a one-shot opportunity like a week-long cruise to Alaska. Maybe you want to do something that will change the entire course of your life, like returning to school, as I did, or leaving your corporate career to start a business, like Leah.

The secret is to decide what's important to you and then create opportunities to make that happen.

Take It Step-by-Step

Of course, there's no rule that you have to follow up on every opportunity that comes your way. In fact, that would be just plain crazy. But if you decide to pursue a particular possibility, don't just go through the motions. Make a commitment and then make it happen.

Julie Hall, known as The Estate Lady, is a case in point. Her extensive business travel as a pharmaceutical sales rep allowed her to frequent antique shops, fueling her lifelong interest in antiques and collectibles. The more time she spent with her "hobby," the more Julie realized it could become a viable business. But rather than jump in, she developed a plan to position herself for success. While continuing in her corporate job, she learned the antique business and began to obtain a host of certifications in areas like appraising personal property and liquidating.

As she prepared to start her business, Julie realized that she wanted to be more than just another generic antique dealer. She decided to pair her love for antiques with her passion for

working with seniors by developing a business to help older adults understand the value of their possessions and develop a plan to transition these items at the time of their death. As a part of this initiative, she also educated the seniors and their adult children about avoiding exploitation in times of crisis.

Julie saw that she could lessen the burden of grief from the death of a loved one, the pressure of dealing with the estate, and the overwhelming task of disposing of a lifetime of accumulated objects. She understood the marketplace value of that service with an aging population, and she recognized the personal reward it would add to her life. She not only saw that opportunity but developed and executed a plan to capitalize on it.

So it's important to begin by envisioning the result you want and then setting yourself on a course to move step-by-step from where you are to that end point. Just as Fourera started by making mats and progressed to buying and selling produce, and, ultimately, to her donkey-cart business, taking it one step at a time can produce great results for you as well.

MAKING IT HAPPEN

As you begin to think about potential opportunities and the actions you could take to move forward on them, consider the following questions. And remember, as was the case with all the women you met in this chapter, it is never too late to live the life of your dreams by capitalizing on opportunity.

Reflecting on Opportunity

- Describe your "opportunity for opportunity." Do you have more or less opportunity than most people you know? Why do you think that's so?
- What is the greatest opportunity you've bypassed in your life or career? What did you learn from that experience? What was the ultimate result of passing on that opportunity?

- What was the greatest opportunity you've capitalized on in your career? How did you take advantage of that, and what could you have done to further benefit?
- Describe a great opportunity you had within the past year. How
 did that come about? What did you do to capitalize on it? What,
 specifically, can you do to create more opportunities like this in
 your life?
- What door is open in your life right now? Are you willing to walk through it?

Creating Opportunity for Others

- What is your personal mission in life, and how does that allow you to help others in your organization?
- What do you see as the future of your industry, and what can you do to help others be aware of and prepare for opportunities associated with that?
- What, specifically, can you do to create opportunity for others in your family, your organization, your community? Could you expand this concept, possibly raising it to a national or international level?
- How do you want to be remembered by your family, your organization, your community?

BUILDING COMMUNITY

Nommunities exist in a variety of forms, from regional orga-Inizations to business teams and from neighborhoods to individual families. But just what makes a community successful?

Although regional organizations often form to tackle big issues such as civic, educational, or environmental dilemmas, women I spoke with pointed out that the success of these communities relies not just on correcting a specific problem but on the commitment and confidence among members that their actions will make a difference in the community as a whole. And although business teams generally come together to achieve a common business goal, many women feel that the non-work-related activities—having off-site lunches, volunteering together in a soup kitchen, or perhaps meeting after work for a drink—build true community in these groups. Within neighborhoods, tight-knit communities often spring up among mothers with like-aged children, or those who play tennis, or those committed to maintaining the public areas; shared situations, activities, or interests are often a common element of community. And within a family, certain traditions, holidays, or even simple daily meals serve to create a common history by which a family defines itself.

So communities are often more complex than they might appear on the surface. Regional organizations that develop around a specific problem may end up addressing multiple issues peripheral to that problem. Work-related communities may layer work activities

with non-work-related ones. Neighborhoods may be built within geographical boundaries but then divide into subsets of individuals living within those boundaries. And although families generally follow a bloodline, it is the daily interaction, as well as traditional activities and stories passed between generations, that turn a family into a true community.

Though it has often been tried, a community cannot be created by a business plan or drafted on a map or established by a government edict. It takes time, common experiences, and committed individuals to make it happen. And the most successful communities rely on using 100 percent of their available resources; that is one reason societies that deny women's rights and prohibit full civic participation remain so far behind.

As we've discussed, CARE helps women become self-sufficient, thereby positioning them to capitalize on opportunities. But regardless of how capable and opportunistic an individual woman may become, she needs a context for her goals. That context is community.

In order to strengthen communities and leverage the strength that already exists, CARE opens discussions about rights and responsibilities to improve education and health, expand economic opportunity, prevent the spread of infectious disease, increase access to clean water and sanitation, and protect natural resources. And when regions are faced with emergencies such as natural disasters and war, CARE works both for and with communities, enabling them to rebuild. Believing that the people whom they serve deserve nothing less, CARE helps empower communities to claim their rights and overcome poverty.

Creating a Community Through Coalition

There's more than one method for building community, and the larger the community you envision, the more strategic you need to be in your design. By visualizing a single voice that would speak for

women, Barbara Kasoff and Terry Neese created a community that would grow to over half a million women when they cofounded Women Impacting Public Policy (WIPP).

With a goal of helping to shape good business legislation, Barbara and Terry wanted to ramp up quickly, so they developed a coalition model. This format was especially appropriate in working with the government because creating coalitions on specific issues is a common process in Washington. Although every organization in a coalition maintains its own mission, agenda, and leadership, working together brings a larger collective voice to the issue. And big numbers can make a big difference.

CARE is a key member of WIPP's coalition, along with almost fifty other organizations that focus on issues of importance to women. One outstanding success of the coalition was WIPP's effort to save the funding for women's business centers across the country. WIPP's ability to bring over a half million concerned women to the table gained the attention of policymakers, driving home the desired results. By creating a coalition of organizations united on important policy initiatives, WIPP creates opportunities and builds bridges that have an impact on future legislation.

Creating a Community of Girls

One of the best ways to get women involved in communities that make a difference is to begin to involve them in these initiatives while they are still girls. That is the approach Molly Barker has taken in creating Girls on the Run.

Molly has always loved to run. From childhood on, running has provided her with a sense of peace and given her a freedom she didn't have in other aspects of her life. Driven by a vision to share this experience, she decided to build a national community for girls based on running. Beyond just the physical aspect of running, however, Molly wanted to help girls become comfortable and self-accepting, while enabling them to understand the new

pressures they were experiencing in life and to know how to deal with them.

To fulfill her vision, she started Girls on the Run as an after-school program, beginning with 13 girls. It wasn't long before the program attracted 13 more, and soon they were up to 100. Today, over 250,000 girls have been a part of the program, and 50,000 are currently involved. This incredible growth has all occurred through word of mouth, as Molly has not spent one penny on advertising.

Trained parents and volunteers lead the twelve-week course that introduces the girls to a three-step program that marries discussion groups with running. The first four weeks set everything in motion with "All About Me: Getting to Know Who I Am and What I Stand For." The following four weeks focus on "Building My Team: Understanding the Importance of Cooperation." And the final four weeks conclude with "Community Begins with Me: Learning About Community and Designing Our Own Community Project."

As they start the program, girls quickly learn that to build a community they must first be right with themselves. It's no secret that girls look to popular culture for their role models, and the examples they find there provide distorted definitions of health and beauty. Girls on the Run helps girls look beyond these negative outside influences, replacing them with positive ones.

Of course, one of the unique things about Girls on the Run is its focus on running. As the girls come together session after session, they not only become part of a community but train through an innovative and experiential curriculum for a 3.1 mile distance. And as the twelve-week program draws to a close, the girls come together for a concluding 5K run. By this time, they realize that this is not a competitive race but a challenge that they run together as a community.

In the last phase of the program, the girls outline a special project that benefits their community. One group might raise money through bake sales or car washes for a local women's shelter. Another group might provide an animal shelter with much-needed stainless-steel bowls. And yet another group might raise money to help a schoolmate struggling with cancer. As a result of their projects, these girls become a true part of building their communities and are better prepared to become a part of important communities when they become adults.

Providing Global Support Through Communities

Like both WIPP and Girls on the Run, CARE relies on a vast array of corporate partners and women's organizations to help them achieve the greatest results and increase their impact on society. Corporations such as Cisco and United Parcel Service (UPS), as well as supporting organizations such as eWomenNetwork and the National Association of Women Business Owners, have stepped up to help CARE in its mission to empower women in the fight against global poverty.

These partner organizations and others like them have become a part of CARE's community. They spread the word internally and externally, and help educate others about CARE's initiatives by providing information on their Web sites and promoting CARE at meetings and conferences.

CARE also works through cooperative agreements with organizations such as UNICEF. These project-focused communities create exponential results. In one such project, the two agencies joined forces to provide food, health care, and vitamins for some of the most vulnerable people of the world: pregnant mothers and children in Burundi. Working in unison allows both organizations to provide more support than they would be able to supply individually.

CARE also pairs up with government organizations to support communities. For example, working with the Ministry of Agriculture, CARE established agribusiness centers in five El Salvadoran villages to provide business education and technical assistance to the residents. The project initially benefited over five hundred individual participants, but the true measure of success was the fact that CARE was able to transition the administration of all five business centers over to local partners, enabling CARE to direct its resources to other initiatives. One of CARE's greatest measures of success is hearing from communities that they are ready to stand on their own.

Creating Communities Through Sports

CARE's Sport for Social Change Initiative (SSCI) is another innovative program for creating community. This pioneering program relies on the power of sports to minimize the effects of poverty on marginalized youth. Studies show that in areas affected by conflict, youth who play sports experience a sense of success, which they can carry over to other areas of their lives. SSCI demonstrates how opportunities to play sports create lasting, positive change for both the individuals and their communities.

In Kenya, CARE has teamed up with the sports powerhouse Nike, as well as the Mathare Youth Sports Association (MYSA), to demonstrate the empowerment that sports can provide. Working through the Kenyan American Soccer Exchange (KASE), the goal is to help young Kenyan women build self-esteem, develop leadership skills, and strengthen relationships.

CARE and MYSA recently hosted a four-day workshop in Kenya that brought U.S.-based soccer trainers from Nike-supported teams to lead clinics. The clinics provided these athletes with an opportunity to increase their skills while developing strategies for healthy, active lifestyles focused on leadership and educational success; separate three-day workshops brought sports management professionals from U.S. universities to discuss the economic potential that sports can provide. Finally, the KASE Girls' USA Tour brought together Kenyan and American female athletes

to play soccer. The tour also focused on cultural exchange to develop understanding and relationships among the individual girls and their teams. And the exchange provided Kenyan coaches with connections to American soccer professionals and universities.

CARE, Nike, and MYSA selected Kenya for this program because of its high rates of orphaned and vulnerable children and the distinct need for positive role models and coaches. Through community experiences like these, girls who have never even considered the future come to understand that they hold the power to create a brighter tomorrow for themselves.



BUILDING COMMUNITY IN INDIA

From WIPP's decision to build a community by coalition to the young Kenyan women who were part of the Nike-sponsored soccer community, CARE's history is rich with stories of communities that have made all the difference in women's lives. Regardless of nationality, religion, generation, or income, each story shares the commonality of the value women place on community and the level of commitment they will make to ensure it is a part of their lives.

At age twenty-two, Sumo Nayak is proof that one young woman can have a positive impact on the health of her entire community. Based on what she learned during her first pregnancy, Sumo stepped up to bring basic hygiene and medical support to young mothers and babies in her small village in India. Sumo not only understood community but became a leader in her own.

Because traditional spiritual healers are far more prevalent than medical doctors in remote, central India, disease is often misunderstood. As a volunteer health worker, Sumo's goal is to help the women of her village understand the concept of prevention. As a result of her efforts, the traditional attitudes of both men and women in her community have begun to shift.

Bringing Health Care to Their Doorstep

On first glance, Sumo appears to be an ordinary Indian woman living in a remote Indian village. To reach her isolated community of Irukpal, you'd have to drive two hours from the nearest city in the central Indian state of Chhattisgarh. Then when you'd arrive in what appears to be the middle of nowhere, you'd find yourself in a village that provides meager existence to the several thousand who live there.

Camouflaged by lush forest land, communities like Irukpal blanket the state's 146 counties, providing home for more than 18 million Indians. Chhattisgarh, India's most culturally diverse state, is peppered with rural tribes that account for one-third of its inhabitants. The remaining nontribal communities are based on family castes, which include the most economically weak and socially marginalized individuals in all of India.

Far removed from the hustle and bustle of India's congested cities, residents of these villages are the product of generations of social exclusion, resulting in the lack of medical and technical advancements that so much of the world has come to accept as standard. As a result, an astonishing number of women still die needlessly in childbirth, and the rate of infant mortality remains alarmingly high.

With a goal of improving these two areas, CARE organized a grassroots education program in 2002 to improve delivery of government-sponsored health care services and education. The plan revolved around identifying and building a large-scale network of volunteers—women like Sumo—who would be trained to deliver basic health care and family planning information to even the most remote locations of the country.

Recruiting an Army of Neighbors

Upon her arrival as a newlywed in Irukpal, Sumo was approached to participate in the CARE project. Hearing an unexpected knock, she

opened the door of her home to a woman who introduced herself as a community *mitanin*. Like most people, Sumo greeted the stranger with some suspicion, but the woman seemed pleasant enough, and in fact the word *mitanin* translates to "friend." The purpose of her visit, she explained, was to invite Sumo to visit the *anganwadi*, or community health center.

The underlying mission of the *mitanin* program is to create demand for public health services, provided at no cost by the government. In the absence of formal medical facilities, the *anganwadi* doubles as a health clinic and day-care center. Here, mothers and children gather in a welcoming environment orchestrated by *mitanins* who offer approaches for keeping both mothers and children healthy.

Promoting preventive care like vitamins for expectant mothers and vaccines for babies, *mitanins* work to educate women about the true causes of illness and death, and to dispel some of the myths that persist in rural communities. The overarching goal is to help young women understand the relevance of nutrition, sanitation, and prevention. By sharing a common connection with their peer group, *mitanins* have a unique advantage in establishing trust and encouraging the women of their village to take advantage of the health services that the government provides for them at no cost.

Developing a Nurturing Environment

During her first visit to the *anganwadi*, Sumo was captivated by the boisterous atmosphere. The classroom-sized building was filled with chatter and commotion. Mothers draped in bright clothing milled about, waiting their turn to see the traveling nurse practitioner for their monthly antenatal and well-baby checkups. *Mitanins* assisted with infant immunizations and offered supplemental food rations, which were reserved solely for the pregnant mothers.

Through song, which helps embed ideas in the memory, rules for the most important steps of neonatal care rang through the gathering. Sitting together on the stone floor, women were clapping their hands and singing:

Sisters, let us go to the anganwadi.
As soon as the delivery is over, the child should be breast-fed.

Then comes the BCG vaccine, as soon as possible.

The BCG vaccine prevents tuberculosis.

After one and a half months, start the diphtheria vaccine.

Along with the diphtheria vaccine, we should give them polio drops.

We will save them from any kind of handicap. Sisters, if we follow these steps, our babies will be healthy.

Creating an Image of Health

Besides helping women after childbirth, one of the primary goals of the *mitanins* is to convince women to deliver their babies with the help of the *anganwadi*. Once a pregnant woman has agreed to this approach, she is encouraged to carefully follow the suggested routine for each stage in her pregnancy. To track the recommended requirements for each trimester, she is taught to record the important milestones of her pregnancy using a simple, yet clever, image.

A stick-figure tree provides an ingenious visual tool to mark the periods of growth. Each pregnant woman paints this stick figure on the side of her low, slate-roof house and, throughout the village, these "trees" appear in varying degrees of growth from seedlings to full bloom. As time passes, more and more homes become the canvas for these images, each representing the family growing within.

Regardless of her education, every woman in the village can understand the meaning of each marking on the trunk and the significance of every root, branch, and twig. An "X" is marked

on the trunk for every month of pregnancy. Each root represents a high-protein meal ration that the woman received at a monthly checkup; each branch symbolizes an immunization to prevent birth defects; and each twig stands for the iron tablets and prenatal vitamins that she's taken. So the image on the outside of her home is a mirror reflection of the care she is taking inside to prepare for her new baby.

Becoming a Mother and a Mitanin

When she first discovered that she was pregnant, Sumo was excited about painting her own tree on the side of her house. Month after month, her tree sprouted roots, branches, and twigs, as Sumo diligently visited the *anganwadi* and followed their advice. Then finally her day came. Due in large part to the support and guidance of her friends at the *anganwadi*, which she had chronicled on her tree, Sumo and her husband celebrated the birth of their healthy son.

As a result of her excitement, as well as her gratitude toward the *mitanin*, Sumo decided to become a volunteer *mitanin* herself. She knew this was one way she could make a difference in the lives of both mothers and children of her village. She understood the benefits that she had gained through *mitanin* support and felt compelled to share her newfound knowledge with other young mothers. She wanted to encourage pregnant women to take a break from the demands of daily life to visit the *anganwadi* on a regular basis, knowing firsthand that unless these women received their shots and supplements, their babies could be at risk.

Fighting Inevitable Illnesses

Realizing the critical importance of properly administering modern medicine, CARE prepared Sumo with first-level curative care training. To begin with, she received her own medical bag with basic supplies; she then learned how to diagnose common ailments like fever and diarrhea, and to dispense standard drugs for them. And she learned how to quickly identify and refer critical illnesses, such as malaria or acute respiratory infections, to the traveling nurse practitioner.

Already aware of the ongoing water crisis affecting all of India, Sumo learned how the lack of clean water caused many of the health issues of the women and children she visited. Due to vast shortages, water was often drawn from a contaminated supply, the root cause of more than 20 percent of the country's communicable diseases. Sumo knew that no matter how much effort she put into supporting her neighbors, their very survival hinged on obtaining clean drinking water, and she often walked with them as they trekked across the tough terrain to bring it home for their children.

Safeguarding the Children

Although women like Sumo devote countless hours to making pregnancy and childbirth safer in their villages, infant mortality remains the most serious social ill of rural India, where deaths during the first year number sixty per thousand, and another sixty per thousand die before reaching the age of five. Although the primary killers of these children are pneumonia and diarrhea, malnutrition is a contributing factor, as it increases a child's susceptibility to disease and decreases the chance of survival when the child falls ill.

Because these grim statistics are directly tied to low income and lack of education, they reflect the extreme inequality of the country. Compounding the problem is the notion that boy babies, traditionally looked upon as potential breadwinners, are preferred over girls in Indian culture. As they are perceived to be a financial burden, girls often become victims of feticide or unexplained death shortly after their birth.

But Sumo is on a mission to eliminate these problems in her village. With amazing confidence for a woman so young, she approaches other young mothers in her neighborhood with the promise of support and understanding at the *anganwadi*. Because she comes from a similar background and shares many of the

struggles they now deal with, she is able to help women overcome their fears of shots and pills, and enable them to see the value of preventive care. Sumo helps these young women understand that through education and awareness, they and their children can live healthier, happier lives.

Measuring Their Success

Ten years ago, India had the highest infant mortality rate of any country in the world, but recent economic growth, coupled with attention at a global level, has helped to curb the deaths of both mothers and children. Deploying health workers to remote villages to provide essential prenatal and childbirth services is beginning to make a real difference in the crusade to save lives. In Sumo's village alone, 80 percent of the women now visit the anganwadi for assistance, compared to only 20 percent six years earlier. And every woman who participates improves the chances for good health for herself and her children.

What began as a pilot in sixteen rural areas of Chhattisgarh has scaled up to reach every county in the state, resulting in a decrease of 13 percent in the state's overall infant mortality rate. And as breastfeeding has increased, malnutrition has dropped by more than 20 percent—the greatest improvement of any state in India.

Moving Past Obstacles

Although periodic visits from *mitanins* are becoming commonplace, there is still great concern among many rural Indians, who are unnerved by unexpected visitors. Their concern tracks back to recent actions by the government to seize land for commercial development projects, resulting in the uprooting of entire communities. The instability caused by these actions has instigated village demonstrations and sparked civil unrest among rebels who fight for the rights of poor farmers and landless laborers. The resulting violence compromises the survival of these vulnerable villagers and causes them to fear anyone from the outside.

Despite such complications, *mitanins* continue to serve as liaisons for government health aid, and they are creating space for women's issues at village assemblies. In the past, women never attended these sessions, because they were treated as inferior in a room full of men. Now, thanks to their growing network, over four thousand *mitanins* have been elected to local posts across Chhattisgarh, allowing them to have an impact not only on the health of their villages but on the society and economy as well.

While only in her twenties, Sumo was elected to the rank of council member, allowing her to voice concerns for the women of her community. In this prominent role, she serves as a strong advocate for improving services to women through municipal and civic projects. Her outreach, both one-on-one with the women of her community and in a role of authority for the village, is helping to bring down the infant mortality rate across her community.

Although still a young woman, Sumo has accomplished a great deal since her first visit to the *anganwadi*. But she knows she's got a long way to go, and she's not willing to stop. She realizes her duty to leave a legacy of change by carrying out the important, lifesaving, and gratifying work of a *mitanin*.



BUILDING COMMUNITY EVERYWHERE

The strength of a community is a global phenomenon that defies region, language, or even income. The East Coast of the United States is far removed from Sumo's rural home in India, but on both sides of the Atlantic women see dynamic results when they are willing to invest their time, energy, and *spirit* to create a sense of community around them.

Nancy Weber knows this firsthand. While moving around with her family as a child, she learned how to meet strangers and help them feel at ease. As an adult, Nancy developed a

knack for building community by motivating others to expand their thoughts and actions. In fact, that is one of the capabilities that enabled her to build a successful career spanning periods of rapid and volatile change in magazine publishing. Through acquisitions and reorganizations, she built community by leading others to change in dramatic ways that would provide benefits over the long haul, whether that was reorganizing systems or moving into entirely new realms. Where Sumo's challenge involved changing attitudes and ways of thinking within her established community, Nancy's job was to motivate others to *create* new communities. And this capability is especially valuable in her current role as chief marketing officer of Meredith Publishing Group.

Shaking Things Up to Drive Needed Change

Nancy's first shot at creating corporate community arose when she was hired by the Sports and Leisure Division of the New York Times (NYT) Magazine Group, which included publications such as Golf Digest, Tennis Magazine, and Sailing. The team she was hired to manage was spread out, with a sales staff in New York and the marketing and editorial groups located in Connecticut. It had become an accepted practice for an individual in one location to report to a manager in the other. Because this was well before the use of technology and communication systems made disbursed teams efficient, the situation caused many problems. Realizing that the arrangement was preventing success, Nancy decided to shake up the structure of her group of thirty-two employees. That meant uprooting the 80 percent of the staff who worked in Connecticut and sending them to the New York office, changing their base of operations and their daily commute, but not necessarily their residence. Then, once she'd moved past the physical relocation, she had to completely rework the operations and job responsibilities, shifting her staff's mind-set to serving the best interests of the entire company.

Not surprisingly, Nancy's plan met with resistance from her staff, but, ultimately, this restructuring created a cohesive community

among her team, fostering greater understanding and acceptance of her leadership. Looking back on the situation, Nancy remains convinced that her success resulted from the decision to replace a dispersed structure with one that created a unified community.

Nurturing Other Women

During this time, Nancy was one of a very few women in a senior role in the publishing industry, but she never felt alone because she sensed that her female peers were rooting for her. These women kept a keen eye on her, watching as Nancy moved along her career path, and they paid special attention to how she navigated the male-dominated golf business. As they watched *her*, Nancy also kept an eye out for *them*, doing whatever she could to support them. Nancy worked to create an open atmosphere within the community she'd developed and made herself available to help women whenever possible.

Over the years, Nancy had observed the way that successful businessmen tended to pass on knowledge to younger men, but up until then, she hadn't seen many women in senior roles develop this habit; she was committed to sharing information that would help the women of her organization become more successful.

Having moved along a storied career path in which she supported countless women in a variety of publishing organizations, today Nancy finds herself at the helm of marketing for the Meredith Publishing Group, which publishes three of the country's largest-circulation monthly magazines: Better Homes and Gardens, Ladies' Home Journal, and Family Circle. It's not surprising that she would find herself in a role promoting these prominent magazines because they provide critical information to help women enhance their lives. In addition to these top three publications, Meredith publishes a variety of niche magazines, including MORE, Fitness, Parents, Traditional Home, Child, American Baby, and Ser Padres, each one underscoring Meredith's mission to inspire in areas that matter most to women: family, home, and community.

Making a Difference Beyond the Office

In the late 1980s, Nancy held a position at McCall's magazine, which was a well-respected, high-circulation publication for women. During that time, McCall's launched a Ladies Professional Golf Association (LPGA) event in Stratton, Vermont. At the same time, McCall's was also involved with the relatively new organization called Susan G. Komen for the Cure, whose mission calls for educating women about breast cancer while supporting research to find both the cause and the cure for the disease. McCall's partnership with Komen opened the door to greater community ties because then-governor of Vermont, Howard Dean, who was a medical doctor, faced the alarming statistic that his state had the fourth-highest death rate from breast cancer in the entire country. This problem was driven, in part, by the fact that many women across the state were uninsured, which often meant they didn't get regular mammograms. Governor Dean was determined to correct the situation by raising awareness.

The convergence of these conditions led Nancy and others at McCall's to decide that, in addition to participating in the tenth anniversary of Komen's Race for the Cure, the magazine would also sponsor a race tied to its upcoming LPGA event. Almost three thousand women ran the McCall's-sponsored race in Vermont, which raised money to fund mammograms for low-income and uninsured women across the state. More important, within a few years the state improved its standing in breast cancer death rates, and Komen established a Vermont chapter—a community to continue the work that Nancy and others at McCall's had started.

Caring Across Communities

Partially based on her McCall's experience, but even more so on childhood memories of her parents in key volunteer roles, Nancy always looked for opportunities to connect her corporation with organizations that address wider concerns. Linking her company's

mission with that of CARE seemed like a win-win from the start. Over the years, she's found that one of the greatest values she can bring to such organizations is to create connections that yield added benefits, as with the LPGA and Race for the Cure. This is one of the important areas in which she supports CARE: connecting them to other influential decision makers.

In both her professional and philanthropic work, Nancy has spent a lifetime having an impact on existing communities and creating new ones, but her focus on facilitating connections among them marks her value as a consummate networker. Like Sumo, Nancy has carved out a lifelong role of lifting women up. For those of us who often join with other women to take on some of society's most insidious problems, it's not a big leap to identify with Sumo. By ensuring that women in her community have the information they need to give birth to healthy babies while maintaining their own health, she's intimately involved in elevating the status of women.

Building Community Through Sports

A key element of Nancy's career has revolved around sports marketing, including a leading role in the Family Circle Tennis Cup, held every spring in Charleston, South Carolina. After thirty-five years in existence, the Cup is the oldest women's tennis tournament with a single named sponsor.

Each year the Cup provides an opportunity for sponsors to come together in community with the patients at Charleston's Children's Hospital in a variety of ways. Although the kids are always excited about meeting the athletes, the tournament also seeks unique outreach approaches. One year, Hyundai signed on as a sponsor and organized a wildly successful event that gave young cancer patients a chance to leave their handprints in paint on a new car. In 2007, the Cup participated in Share Our Strength's Great American Bake Sale, dedicated to eliminating childhood hunger by holding bake sales and donating the money to food

banks. The Family Circle Tennis Cup held a large bake sale at its spring tournament and received donations of cupcakes and cookies from local restaurants and bakeries to sell to attendees. In conjunction with this effort, Nancy was once again able to provide a connection between the Cup and its partners with existing community resources—one that tournament attendees found deliciously satisfying.

Running to Make a Difference

In her role at Meredith, Nancy also supports the MORE Marathon, held in New York City every March. This race for women over the age of forty has gained momentum year after year, and by its fifth year the field included more than eight thousand participants. Like the Family Circle Tennis Cup, this event builds a community of women around the common causes of health and empowerment. And because the MORE Marathon dovetails so well with CARE's mission to empower women, MORE has selected CARE as its national charity partner for the race.

What truly inspires Nancy about the MORE Marathon is watching women over forty put their minds to a goal and then achieve it. And she is even more touched when she sees an entire community of women runners come together to support each other in their individual quests. Race after race, Nancy marvels at how these women believe they can do anything with the support of a community behind them.

Reaching Across Oceans and Borders

As chief marketing officer for Meredith, Nancy is committed to supporting other women's communities. She's currently involved in CARE programs that seek to save the lives of pregnant women. Like Sumo, Nancy's efforts focus on improving the health and safety of poor women during a time in their lives when they are most vulnerable. Partnering with the California Conference for Women,

an annual event hosted by First Lady Maria Shriver, Meredith Corporation sponsors a CARE maternal health project in Nicaragua, aimed at lowering the high death rates among mothers and children in that country. And in Zambia, a country struggling with one of the highest HIV rates in the world, Meredith supports CARE's initiative to prevent the spread of this disease from mother to baby by focusing on those who are at risk and helping HIV-positive women overcome the social stigma associated with the disease.

As a major player in the magazine publishing industry, Meredith has opportunities to bring important international concerns to light. For example, Jack Griffin, president of Meredith Publishing, recently visited Zambia where he saw CARE's work in action; he brought the information back to inspire his executive team. Similarly, Sally Lee, then editor-in-chief of *Parents* magazine, visited CARE projects in India and wrote an educational and inspiring article that reached millions of women. Meredith's magazine brands, which promote community, health, and well-being, reach 75 million women readers and serve as powerful vehicles for educating women about the efforts of CARE and other organizations to provide expertise and resources in remote, often overlooked regions of the world.

Moving Along Quickly

Although Nancy's role in these programs gives her the opportunity to make a difference in the lives of others, she's also thankful that her career has created the opportunity for her own personal and professional growth. She's had a lot of opportunities to work on areas of her life that she considered "sufficient" and turn them into areas of strength. A simple case in point is her golf game. Although introduced to golf in college, Nancy was never a proficient player, but she was well aware of the critical role that golf can play for any woman trying to make it in the business world.

During her affiliation with Golf Digest, she decided to attend one of their renowned golf schools—an experience in community that

changed her game and gave her the confidence she needed to play with colleagues and clients and enjoy doing it. Although she still doesn't have a low handicap, learning to play the game offered some valuable lessons in getting along in a male-dominated business.

One key lesson Nancy learned is that, unless you're Tiger Woods, the others in your foursome aren't really paying attention to your game because they are focused on their own. So even if you have a relatively high handicap, as long as you know the rules and play *fast*, no one will think less of you. This was an important lesson for Nancy because, as an executive with *Golf Digest*, everyone naturally assumed that she was a great golfer. She always hit her best shot off the first tee, played as quickly as possible, and knew when to pick up the ball, especially when playing with men. By learning what was acceptable in the community of golfers, Nancy learned to enjoy the game. And she gained the chance to spend significant time with key people who she could connect with CARE and other organizations in which she is involved.

Raising the Noise

As part of a group of dedicated and passionate women, Nancy recently had the opportunity to attend a CARE retreat at the home of Sheila C. Johnson, founder and CEO of Salamander Hospitality and Global Ambassador, CARE. During that retreat, Nancy joined others in making a commitment to "raise the noise" about CARE in the business community. By relying on the network she had created over the years, Nancy was able to fulfill her commitment, not only to influence her own corporate community but the business community at large.

One event that's helped to build that network is a yearly meeting of the Association of National Advertisers (ANA), which attracts highly influential chief marketing officers from across the business world. As a key sponsor of this event, Meredith hosted a dinner to showcase the work that CARE does for women. Because she realized that these other companies already had strong relationships with

a variety of charities, Nancy didn't push them to take up CARE's cause. But she did hope to educate the wider business community about CARE's worldwide efforts to empower women and fight poverty by inviting Dr. Helene Gayle, CARE's CEO, to keynote the event. As a follow-up to Dr. Gayle's speech, Nancy's team orchestrated a silent auction to support CARE's work on behalf of women's health, and they raised nearly \$25,000, which Meredith matched for a total of almost \$50,000. Nancy's approach to expanding awareness about CARE had a ripple effect: one woman who had won a \$10,000 drawing ended up donating it to CARE, generating a groundswell that attracted even more donations.

Imprinting a Vision of the Future

To Nancy, these cross-community efforts represent the best of collaboration and provide an inclusive forum allowing women to spread the word about positive efforts and ways to instigate change. At The California Conference for Women, shortly following the ANA event, CARE displayed a huge sheet of fabric. Donors were asked to dip their hands in yellow or orange paint, then make a print of their hands on the fabric. The result was a version of CARE's logo of yellow and orange hands, as featured on our cover. Throughout the day, women watched the canvas extend higher and higher, propelled by the images of their own hands, which represented CARE's outreach to women around the world. Like the stick figures painted on the houses in Sumo's village, the handprints of each woman at the conference played a part in the unfolding community image and were a clear sign of the group's power. The ultimate result served as proof that, although one woman can make a difference, coming together as a community can drive enormous results.

Nancy most admires the sustainability of CARE's mission—the fact that it can help a woman like Sumo develop the skills to become a lifesaving resource and leader in her community and even pass along her knowledge to others. On a recent trip with

CARE to Ecuador, Nancy was especially impressed by a group of women who had been taught by CARE to get involved in community affairs and make their voices heard. What stayed with Nancy was that this group not only made a difference in their own village but also pressed for funding to teach women in the next village what they had learned. This individual and collective empowerment of women can fuel massive change village by village, community by community.

As Sumo and others like her pave the way forward through often enormous hardships to reach success, they demonstrate that leadership and collaboration can create community. More than anything, Nancy sees Sumo as a role model for making a difference right where we are. Mothers, teachers, corporate executives, community leaders, line workers, and business owners can all become part of a community working to overcome today's challenges. We can all "pay it forward."

Although Nancy has never met Sumo, she imagines that the young *mitanin* gains her inspiration from the people around her—her friends and family and coworkers—the same banks from which Nancy, on the other side of the world, draws her inspiration.

As for Meredith Publishing, Nancy believes the strength of her corporate community lies in its ability to inspire women. By showcasing dynamic women making a difference in their families, jobs, and communities, Meredith provides positive proof of its tagline: "We Inspire. She Makes It Happen."



JOINING FORCES IN THE BUSINESS WORLD

Marsha Firestone, founder and president of the Women Presidents' Organization, is inspired by the fact that CARE's economic development programs assist impoverished families by supporting

moneymaking activities, especially those operated by women. She applauds the fact that CARE places special emphasis on working with women to create permanent social change, especially by CARE's community savings and loan programs and technical training, both of which help women begin or expand small businesses so they can support themselves and their families and contribute to the economy in general.

As more and more women move up the ladder to become corporate or entrepreneurial executives, they experience a stark realization: it's lonely at the top. And the higher the position, the more difficult it becomes to find true peers. Women at the very top—the presidents and CEOs—often feel isolated and seek out a community into which they'll fit. Just as the women of Sumo's village combined their skills to achieve better results, the principle of joining forces applies in the business world as well.

However, creating community in the business world is often a tricky task. How, exactly, can women from various backgrounds and industries come together? What kind of help can they offer to each other? Can they develop a common vocabulary? How can they even begin to collaborate? Up until 1997, questions like these remained unanswered for most female business owners. However, in that year Dr. Marsha Firestone stepped up to introduce a remarkable concept.

Creating a Community of Women Presidents

A college professor who became a nonprofit executive, Marsha was serving as vice president of the American Woman's Economic Development Corporation (AWED) when she developed the idea of starting an organization to support successful women business owners. With a master's degree in communication from Teachers College of New York and a Ph.D. in communication from Columbia University, Marsha had served in a number of organizations, including Women, Inc., and was the first female named

to the faculty of the American Management Association for the Managerial Competency Program.

While working with AWED, Marsha identified a need. Although many organizations helped women get their businesses started, and a few supported women with midlevel success, none had the express aim of helping already successful women—those who owned multimillion-dollar companies—take those businesses to the next level. In seeking support from executive peer advisory groups—those comprising both women and men—these women often felt intimidated and isolated. This intimidation drove them away, and the isolation caused them to make major decisions in a vacuum. Without the benefit of peer input on key strategic and tactical issues, these otherwise savvy women were often not even aware of all the possible options. In response to this issue, Marsha envisioned an organization that would connect highly successful women entrepreneurs with others just like them, forming a community to offer guidance and share expertise.

At the time she developed her idea, Marsha was being considered for the presidency of AWED. This role would have provided her with the perfect platform to launch her concept under the AWED umbrella. But her plans hit a dead end when she was passed by for the position. Disheartened, Marsha temporarily shifted the project to the back of her mind but then decided to launch it on her own. One day a friend, Mary Lehman MacLachlan, asked how much she had in hand to start the organization. When Marsha replied, "zero," Mary took out her checkbook and wrote a check, on the spot, for the full amount. With Mary's financial support, Marsha began the work of launching her dream. In January 1997, after months of networking and planning, the Women Presidents' Organization (WPO) brought together twenty women for its inaugural meeting in New York City.

Since that time, Marsha's vision has been constantly validated, as the WPO has grown more quickly than even she could have imagined. In little more than a decade, thousands of women across

the United States and Canada, and more recently the United Kingdom and South America, have turned to the organization to enhance both their businesses and their lives.

Improving Conditions for Women Entrepreneurs

But what, exactly, do women find in this unique organization? The WPO mission stands as a testimony to Marsha's dream: "Improving business conditions for women entrepreneurs and promoting the acceptance and advancement of women entrepreneurs in all industries." The WPO delivers on this mission on two levels: (1) by supporting individual women and (2) by sharing their success with the media and the public.

Individual members belong to chapters, generally clustered by geography. Each chapter consists of approximately twenty women, none of whom are direct competitors. Unlike many other women's organizations, WPO chapters are not focused on social or business networking; although collaborations naturally come about, that is not the goal. The intent of each group is to act as a panel of peer advisers, led by a professionally trained facilitator. Groups focus on what Marsha describes as the 4 Cs: Collaboration, Confidentiality, Commitment, and Connections. The women come together monthly to share their knowledge and ideas in highly confidential, interactive forums where they learn from each other.

Women entrepreneurs who have struggled for years to find solid, substantive input for their businesses find this format to be amazingly effective. Because WPO members represent over twenty thousand years of collective experience, members are able to intelligently discuss topics such as finances, sales, organizational development, and recruiting in a been-there-done-that manner. And rather than just discuss these topics from a purely business perspective, they often segue into their personal feelings on a subject. For example, a woman who is considering an offer to sell her company does not just consider it from a dollars-and-cents perspective. Because the business is like a child she has birthed

and raised, it is intertwined with emotional issues as well, and she does not hold back on discussing these emotional issues with a group of like-minded women she has come to trust. The same is true in discussions about a long-time employee who refuses to keep up with technology or conversations about collecting on overdue accounts from valuable customers.

In their quest to grow their business, these women turn to each other for ideas, support, and enrichment. And as they do, each chapter becomes a community—a community where every woman knows her voice will be respected and her questions answered.

Reaching Farther. Together. TM

In addition to helping women develop themselves and their companies, Marsha and her team seek to change perceptions by increasing the visibility of women presidents on the local, national, and international stage. Marsha has made great strides in this area by partnering with an array of individuals, groups, and media outlets to foster this awareness. By publicly promoting positive images of female CEOs and eliminating negative perceptions, Marsha's group is breaking down one of the most stubborn obstacles to women's success. After all, if people's perceptions don't change, all the peer advising in the world will not help women like these earn the place they deserve in the business world.

The WPO's two-pronged approach of peer mentoring and positive media representation is making a real difference, and women across the globe are starting to take notice. In 2009, a little more than a decade after that first meeting in New York City, the WPO boasted eighty chapters, with members averaging \$13 million in annual revenue and collectively generating \$14.8 billion a year. The women of these eighty chapters enthusiastically describe their experiences, saying that their peer groups were the key to reaching higher levels of success, thus proving the organization's tagline, "Reaching Farther. Together."

Marsha herself views the founding and growth of the WPO as one of her two greatest accomplishments, the other being her successful marriage of over forty years. She also looks back to the difficult period when she was overlooked for the presidency of AWED as the grounding behind the success of the organization she runs today. Had the WPO launched under the umbrella of AWED, its focus would have been expanded to include women who owned businesses of all sizes, but by establishing it as a stand-alone entity, Marsha was able to concentrate on building a community exclusively for women who own sizeable businesses.

Expanding Internationally

Although today's WPO is successful, Marsha is far from finished in her mission to support women business owners. The experiences of American women, although not without challenge, appear easy when compared to those of women in many other countries. Some governments and cultures place insurmountable obstacles in the way of women's success, from legal restrictions on their ownership of property and money to binding social perceptions about their capabilities.

With its unique focus on already successful women, the WPO seeks to help women from *all* backgrounds either directly or indirectly. Studies show that women business owners are more likely than their male counterparts to hire women. So as women successfully grow their businesses, they tend to hire other women. As a result, these female employees are able to support themselves and their families. Although this is important in the United States, the principle of women hiring women packs an even greater punch in other countries, often bringing about a series of positive changes for the women in a community. So it's easy to see how Marsha's goal of expanding internationally will have a positive impact on women presidents around the world and will enable them to help other women.

Herein rests the simple power of Marsha's organization. The WPO recognizes the skills and abilities of successful business owners and creates a community that allows them to help each other. One woman's strength may be another's area of weakness, but the WPO, like CARE, recognizes that through community the strength of one becomes the strength of the group.



CREATING AN ADVISORY BOARD COMMUNITY

Monica Smiley, publisher of *Enterprising Women* magazine, is developing an alliance that will allow her readers to support CARE's work to help women build microenterprises that will transform their lives and allow them to provide for their families and communities.

Following Marsha Firestone's recognition that successful women entrepreneurs could advance farther with each other's support, Monica Smiley launched *Enterprising Women* in May 2000 to provide a voice for this audience. The two leaders had not met but would soon connect, as Monica began forming alliances with the leaders of the women's entrepreneurship movement in the late 1990s. The mainstream business media at the time largely ignored women business owners, and Monica believed that it was time for a national publication dedicated exclusively to helping women grow their businesses. She decided the best way to do that was by giving women entrepreneurs a publication that would be written almost entirely by them and supplemented by a small staff of women writers, all of whom had owned their own businesses as well.

Monica's goal was to showcase and spotlight the achievements of women business owners and give them a place to exchange ideas, learn from each other's mistakes, and be motivated to build their businesses. To truly reflect the diversity of the women's business community, she wanted to include the energy and ideas of as many women as possible.

She also wanted to ensure that every women's business organization and association had a voice in the publication. To do this, she urged the presidents and executive directors of several associations, including the Women Presidents' Organization (WPO), Women Impacting Public Policy (WIPP), the Women's Business Enterprise National Council (WBENC), and the National Association of Women Business Owners (NAWBO), to provide her with information about conferences, events, projects, or initiatives that would help women grow their businesses.

Although these organizational leaders had been generously donating their time on an unofficial basis, Monica decided to form a formal advisory board to include them, as well as other top women entrepreneurs. She reached out first to Marsha Firestone of WPO, who helped her solidify the structure and also nominated a group of outstanding WPO members to join the board. Monica sent twenty invitations to these women, explaining the mission of the magazine and the requirements of board membership. The majority of those invitations were accepted. In 2002, the first advisory board included Marsha Firestone from the WPO, Edie Fraser from the Business Women's Network, Susan Phillips Bari from the Women's Business Enterprise National Council, Sharon Hadary from the Center for Women's Business Research, and Nell Merlino from Count Me In. Among the first members from corporate America were representatives from Walt Disney World, American Airlines, UPS, and Bank of America; all are still represented on the board and are still key supporters of women entrepreneurs.

Recognizing Smart, Successful Women

In the fall of 2002, Monica's team discussed creating a special issue to showcase the top women entrepreneurs in America. This evolved into a reception to honor them; Rhona Silver, an advisory

board member who owned the largest woman-owned catering facility in the country, stepped up to sponsor and cater the event. That first awards event recognized three top women entrepreneurs and a small group of finalists; seven women were inducted into the newly established Enterprising Women Hall of Fame. Those who had attended that first awards event left inspired and motivated to see the event continue the next year, and the tradition began. The Enterprising Women of the Year Awards is now recognized as an important gathering of the leaders of the women's entrepreneurial community.

Since then, winners of the annual award are invited to join the Enterprising Women National Advisory Board. Not every woman can participate, but many do. Because the criteria to win the award include building a company that shows healthy growth over at least a three-year period, giving back to other women in business, and exhibiting community leadership, winners represent the cream of the crop of women's entrepreneurship. By combining award winners with those nominated by the WPO, along with the leaders of several other vital organizations, Monica has built a community of vibrant and dynamic leaders. In 2009, the Enterprising Women Advisory Board consisted of 128 members who provide valuable input, each bringing something different to the table.

The advisory board performs two vital roles. First, members act as a sounding board on key issues that affect women's entrepreneurship, with board members sharing ideas and input on their areas of expertise. And second, much of the magazine's content comes from those who write articles based on their background.

Because many board members join after receiving recognition as part of the awards program, they feel a special connection to the Enterprising Women community. Many stay involved in the Enterprising Women of the Year Awards program by volunteering in a number of roles that help make the event more successful each year.

Reaching Women Around the World

To keep up with the changing world of magazines, Monica has focused in recent years on expanding her community through online efforts. In 2008, she began a digital edition of *Enterprising Women*, giving it a global reach. Although she feels that there will always be a place for her print edition, she is excited about the possibilities that the new digital edition creates, allowing board members to reach an even wider audience when they contribute to the content of the magazine.

Through a member of the Enterprising Women Board of Directors, Irene Natividad, Monica has become a regular participant in the Global Summit of Women. Irene organized this gathering of women entrepreneurs nearly two decades ago, moving the location from continent to continent each year. Through the Global Summit, Monica has come to the international table in locations around the world and exchanged ideas with women entrepreneurs from more than ninety countries.

She is excited and drawn to the possibilities that exist when women from around the world sit down together and share their experiences. And she anticipates that her new partnership with CARE will drive even more opportunities.



BUILDING COMMUNITY IN YOUR OWN LIFE

From Sumo to Monica, these women understand the value of community and have been willing to step up to make it happen. If you'd like to follow in their footsteps, here are some areas to consider in building your own community.

Defining the Problem

Regardless of the geography, economic conditions, and educational levels of the women you've read about, a key to each one's success is her devotion to a cause. Sumo focused on health care for pregnant women and new mothers, Nancy on inspiring women through publishing and charitable causes, Marsha on supporting successful women business owners, and Monica on allowing women entrepreneurs to share information.

Regardless of the type of community you are establishing, you will have the greatest success if you focus rather than try to be all things for all people. And in creating your mission, it's often useful to start by defining the problem you want to tackle. Think of Marsha's "It's lonely at the top" and come up with a sound bite that summarizes the problem you're trying to solve.

Determining the Scope and Format of Your Community

Do you see your group supporting local problems, national opportunities, or international challenges? Think of how Nancy and Meredith Publishing support CARE's initiatives for pregnant women and babies but are making a significant impact by focusing their aid on specific regions of the world.

Do you want to meet monthly, quarterly, annually, or do you envision a community that interfaces daily? Do you hope to attract ten charter members or a hundred? Will you have criteria for members, such as a "Mother of Twins" group? Will your community be part of the real or the virtual world? These are just some of the questions you need to consider in determining the scope and format of your group.

But as Joan Stephens of Stronghold Remodeling advises, "Asking questions may be the answer." So rather than trying to

determine your community's structure and parameters in a vacuum, it probably makes sense to bring your core group together to discuss these issues and more.

If you really want to go all out and create a formal nonprofit corporation, you need to start with legal and accounting advice. One good way to cover this at no cost is to invite a lawyer and an accountant to join your community with the understanding that they will provide pro bono support to get your organization up and running.

Establishing a Culture of Trust

If you are thinking about building a new community of some sort, your ideas may be life altering, like starting a family or launching a new company. Or they may be less revolutionary, like setting up a carpool or organizing a monthly girls' night out. Whether you're starting a company or a carpool, the value of trust can't be overstated. If your community has a culture of trust, you are halfway home; if it doesn't, you might as well pack it in.

Linda Harrill has learned that trust is critical to growing a network of individuals into a strong community. As president of Communities in Schools of North Carolina, Linda works continuously to build trusted support networks around the state, with a goal of helping students stay in school.

When individuals from across the state contact Linda to discuss ways to slow the drop-out rate in their region, she immediately begins the process of establishing a community. Drawing from a pool of local leaders in that area, Linda builds a small group of interested, committed individuals who research and identify the root of the drop-out problem in that area. Over time, that small group begins to expand, slowly drawing in the larger community to engage as many as possible in the effort to provide needed resources to keep at-risk students engaged in learning.

Linda's organization has launched forty local groups across the state, and these small groups have formed one large community dedicated to keeping students in school. By building a support

network of resources for students who are likely to drop out, Linda is a driving force in not only the present but the future of her state. And she recognizes that it all begins by building a culture of trust.

Considering the Value of Community in Your Life

Throughout this section, you've seen how women have built and strengthened community and the value that it has brought to *their* lives, as well as those around them. Now you have the opportunity to consider your communities and how you can further capitalize on your affiliations while also providing real benefit to the organizations. This is your chance to think about the communities of which you've been a part and the difference they've made in your life. Perhaps even more important, you have a chance to reflect on new opportunities that may be available to you today.

Reflecting on Community

- What is your definition of community?
- Outside your family, what is the most important community in your life, and why is this community important to you?
- Why are *you* important to this community?
- In what ways are your ties to this community strong or weak, and what do you do on a regular basis to strengthen this community?
- How would other members of this community describe you and your involvement?

Strengthening Yourself and Your Community

- How does your community enable you to fulfill your personal mission?
- What can you do to increase the value that you receive from this community, and what might be the result of that?
- What one action could you take that would most benefit your community, and what might be the ultimate result of that action?

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- What is the greatest benefit you receive from this community, and how can you pass along a similar advantage to another community member?
- How can you involve others in strengthening your community and raising the impact your community makes?
- What lasting image do you want members of your community to have of you?



PROTECTING THE

ENVIRONMENT

THROUGH ACTION

AND POLICY

Most of us are aware of just how important it is to safeguard our planet. The clean water and air, as well as the plants and animals that many of us take for granted, must be protected, and that protection is not something that can be handed off to others while we continue with our wasteful lifestyles. For the earth to thrive, we must each live a lifestyle that honors it, and we must each aggressively support initiatives to sustain it.

While discussions about the "greening of business" and efforts like Leadership in Energy and Environmental Design (LEED) appear to have finally found a place at the corporate table, the true responsibility for making a difference lies with each of us, in every action we take. From recycling and reusing to refusing to buy products packaged in extraneous fluff, if we act, the free market will respond. We need to look no further than the huge upswing in organic products—fruits and vegetables, clothing, furniture—to see this in action. Every day, in almost everything we do, each of us influences our environment in ways either positive or negative.

Addressing the Issue at the Grass Roots

For CARE, protecting the environment often starts by working with farmers and others whose lives are closely tied to the cycles of the natural world. Through programs that improve agriculture and natural resource management, CARE addresses environmental issues such as poor soil quality, soil erosion, deforestation, pesticide contamination, and inconsistent rainfall. In dealing with concerns like these, CARE helps poor families improve their living conditions while also caring for the environment. Because their ability to grow crops depends on the soil, water, and other elements of nature, when farmers understand how to safeguard the environment, they generally do so, thereby protecting their own livelihoods while also preserving the environment for future generations.

CARE provides environmental support to farmers in Africa, Asia, the Middle East, and Latin America. Across these regions, CARE works with those farming in or near national parks, helping them produce the food and income they need while implementing ecologically sound farming practices. By providing environmental education and training, CARE helps to spread the word that a healthy environment can help provide a healthy life. And because CARE's reach is so expansive, they make a big difference at the global level. In a single year, for example, CARE's soil and water conservation activities protected over 560,000 acres of farmland, while tree planting and related activities protected more than 700,000 acres.

Access to clean water is a major challenge in many of the areas that CARE supports, and one of the primary ways it assists communities is by helping to build and maintain water and sewer systems. CARE provides training and construction support for these systems, either directly or by partnering with local organizations. And to ensure that the systems will be locally sustainable, the individuals and communities themselves play a key role in the construction, while also paying the ongoing cost of operation

and maintenance. Although the primary function of projects like these is to decrease water-related disease, they also provide the added benefit of increasing household income by allowing individuals, primarily women, to convert the time that they had spent gathering water to income-generating activities.

Besides working with communities to provide clean water, CARE also works with farmers to increase their crop and livestock yields through activities such as planting new seed varieties, animal husbandry, home gardening, and irrigation. Activities like these allow families to produce more food, increase their incomes, and live better lives, all while managing natural resources and preserving the environment.

In addition to education and development projects, there is a whole other side to CARE's efforts—that of emergency response. In the aftermath of catastrophic environmental events, CARE's support is critical to those in the devastated areas. Stepping in to help survivors of natural disasters such as earthquakes, hurricanes, and tsunamis, CARE is able to provide immediate relief, as well as longer-term rehabilitation. Based on decades of experience in managing such crises, CARE provides needed food, temporary shelter, clean water, sanitation services, medical care, family planning, and reproductive health services, as well as the tools and training to begin the rebuilding process. It's not difficult to see how such emergency relief has saved millions of lives over the years.

Supporting People and the Planet

Working across the globe in thousands of communities, CARE supports both the people and the planet. From the rural areas of Afghanistan to the cities of Zimbabwe, by providing necessary tools and training, CARE is helping to create a more sustainable future, not only for the poor of the world but for all of us. And in the aftermath of devastating environmental events, CARE is there to provide the support needed to survive. Let's take a look

at the variety of responses that CARE provides in environmental emergencies, as well as how they help to safeguard the environment of the regions in which they work.

After surviving two devastating cyclones, the fifty thousand people living in Haiti's Gros Morne commune struggled to rebuild their lives. Being prepared to handle such catastrophic situations, CARE quickly stepped in to distribute 870 metric tons of food to those most affected by the disaster. To ensure some level of production for the next harvest, it provided farmers of the region with 16 tons of bean and vegetable seed. To facilitate long-term recovery, CARE also supported regional efforts to rebuild key agricultural infrastructure such as market roads and irrigation systems that had been destroyed or damaged by the cyclones. So in this one situation, CARE provided immediate relief in the form of food, sustainable assistance in the form of seeds, and long-term support by rebuilding infrastructure.

On the other side of the world, in Lesotho, Africa, CARE works with the Lesotho Highlands Development Authority to encourage market-driven forestry businesses, such as private nurseries. To create a greater likelihood of success for these local businesses, CARE helps tree nurseries produce a variety of seedlings with high success rates. At the same time, CARE also supports the integrated management of catchments—structures used to collect or drain water—as a way to resolve conflicts between groups with different goals, such as those raising cattle and those planting trees. By fostering both environmental and social progress, CARE helps local businesspeople move toward the future while sustaining the regional environment.

In another part of Africa, in a three-year forestry project in Rwanda, CARE is helping schools and women's associations plant almost 1 million trees in their communities. Although planting these trees will dramatically improve the local environment, CARE also seeks to increase the knowledge of agro-forestry and environmental sustainability among the women and children involved,

resulting in the opportunity for increased income. At the end of the three-year project, both the schools and the women's groups should be able to continue the nurseries and tree planting independent of CARE's support, and the associations should have increased income and savings resulting from the projects.

Back across the Atlantic in Nicaragua, the Ministry of Health operates the Hospital Rosario Pravia Medina. A lack of funds has prevented the hospital from addressing a critical problem: the current source of hospital water is the contaminated Zopilote River. In spite of expensive and labor-intensive efforts to purify the water, patients and staff are still exposed to water-borne disease on a daily basis. To address the situation, CARE is bringing in their own well-digging equipment and working with an organization called United Hearts for Health to construct a well that will provide a safe source of water for the hospital.

An entirely different water problem in Ecuador—intense seasonal rains—recently caused floods and landslides affecting about half the country. Some 300,000 people were involved, 15,000 of whom required temporary shelter. CARE quickly provided food and personal hygiene kits to families, many of whom had lost all their belongings, along with their livelihoods, in the flooding. To prepare for future disasters such as this, CARE is developing programs to provide safe water and sanitation services, improve the management of emergency shelters, and encourage economic alternatives for families in the most vulnerable areas.

Another program that ties together environmental and economic goals is taking place in the northern areas of the Côte d'Ivoire, where public services have been virtually nonexistent since the start of hostilities in 2002. Following the model of successful food-for-work initiatives, CARE launched a cash-for-work program that supports low-income families while initiating cleanup, garbage disposal, and street repair in the cities of Bouake and Korhogo. The project provides wages in the form of food to about eight thousand households whose family members labor on the

public works, while about eighty thousand others benefit from the cleanup of the environment. To encourage sustainability, CARE is working to help the neighborhoods carry on the projects after the program is officially phased out. Besides providing a huge environmental gain, this project also offers the side benefit of alleviating tension between ethnic groups by promoting cooperation.

In a decidedly proactive manner, CARE's Tsunami Response Action Project in India aims to prepare for future disasters in that part of the world by procuring large amounts of emergency relief supplies and storing them in the region for rapid distribution to the most vulnerable households in hard-hit areas. Stockpiled supplies include water purification tablets, oral rehydration salts, ready-to-eat meals, plastic mats and sheets, blankets, and hygiene kits.

And in Pakistan, CARE is working to prevent a very different kind of environmental disaster. Because the country has a large domestic poultry industry, including many unregulated, backyard businesses run by women, Pakistan is highly vulnerable to avian influenza. To safeguard against an outbreak, CARE is helping the government set up and run a community-based disease surveillance system in the most vulnerable part of the country. The initial project focuses on women and poor households whose livelihood comes from poultry raised in the backyard. Besides the loss of income that the women would suffer with an outbreak of the disease, just the threat of it has already diminished their social position and decision-making powers at the household level—a problem that CARE and other organizations are working to resolve.



PROVIDING CLEAN WATER IN MOZAMBIQUE

As you can see from this sampling of projects, CARE provides the tools and expertise to respond to and prepare for environmental challenges across the globe. Now let's bring this down to an

individual level and learn what one woman is doing to steward the environment in her community.

By 6:00 A.M. in Kongolote, a small village not far from Mozambique's capital of Maputo, the line has already begun to form at the central water pump. A wait like this would certainly frustrate most Americans, but none of the women in line seems rushed, anxious, or inconsiderate, despite the fact that their very survival depends on this water. They chat with each other about their work for the day, or being kept up all night by their newborn baby, or their concerns about the upcoming crop season. Although these women are at different stages in life, they all have one thing in common: every one of them is confident that she will receive her fair share of clean water, both that day and every day in the future.

The reason for their confidence is Albertina Francisco, who is responsible for a major shift in the lifestyle of all one hundred families in her village along the southeast coast of Africa. By ensuring access to clean water at nine locations throughout the community, Albertina has enabled these women to focus their time and energy on other important concerns, like their families and their crops. As she walks past this line of women, she smiles knowingly, understanding all she has accomplished and all that remains to be done. Albertina also knows something else with certainty: she will continue her efforts to ensure this community's access to clean water, no matter how much work it takes.

With minimal education, living in a culture where most women are not permitted to hold positions of power, Albertina has risen up against tremendous odds to perform a difficult job that nobody else would do—a job that saves the lives of her fellow villagers from water-borne disease. Albertina Francisco is changing her world day by day and bucket by bucket.

Because the Mozambique government has no regulations for water in villages like Kongolote, CARE works with women like Albertina to set up community water committees in each village. After organizing, the committees install and maintain pumps at access points throughout their villages and then acquire ongoing

rights to water at a reasonable price. These women are key to making all this happen because they know what it's like to fetch water day after day, going back as long as they can remember.

Sharing in a Worldwide Problem

For more than fifty years, world leaders have recognized the direct link between poverty and the lack of clean water, which is as fundamental to life as food or air. Yet an alarming number of people struggle to get the water they need to make it through the day.

In developing countries, the lack of safe water and sanitation is staggering. More than 1 billion men, women, and children are without access to sufficient clean water, and more than 2.6 billion lack adequate sanitation. These individuals, despite their best efforts, remain at risk every day for potentially deadly diseases. Although the problem is global, it remains particularly acute in Africa, where over 57 percent of the rural population does not have access to a clean water source. Their lack of water affects all aspects of life, not only their nutrition and health but also their ability to gain an education or even work. It's one of the key obstacles preventing people in this region from achieving their full potential.

In the poorest parts of the world, women have almost always been excluded from decisions about the allocation and management of water. This is unfair enough by itself but even more so when considering that women are generally responsible for obtaining the water. In many areas, women who could otherwise be working on income-generating projects and girls who could be in school are forced to spend entire days walking great distances to collect water for their families. And the source of this water is often a river where cows and other animals drink, walk, and defecate.

Although these water sources are contaminated and breed disease, the women often have no other choice. Clean water has become so rare in many areas of Africa that the only option is to use polluted water for drinking, cooking, bathing, and washing

clothes. And the lack of clean water places a further burden on these women who must spend time caring for children and other family members who fall sick from the contaminated water.

In the end, the days spent fetching water slowly tally up to become weeks, years, and, ultimately, entire lives.

Obtaining a Fair Share

Thankfully, that's no longer the case in Kongolote, where clean water has improved health conditions, school attendance, and the ability of women to earn a livelihood. On any given day, the women of Albertina's village make two or three trips by foot to one of the nearby access points for safe water. There they wait side by side to fetch enough water to fill two five-gallon plastic paint buckets, which they lug back home in each hand. Although this may sound grueling, it's far easier and much safer than their previous routine of gathering contaminated water from the river or old wells dug deep in the mud. In those days, it was common to see not only women but also children as young as five years old walking for miles while carrying heavy buckets of water on their heads—water that, in many cases, was not even safe to drink.

Considering their close proximity to the sea, this community of farmers and fishers lives in a landscape of irony. While the water crashes on shore at the very edge of their village, they must make do with only the barest minimum. For generations, Albertina's people have struggled to ward off diarrhea, cholera, and other diseases resulting from tainted water, and they know that standing in these long, snaking lines is far better than acquiring, and often dying from, water-borne diseases.

Reflecting a Wider Problem

Although the villagers focus on their own daily survival, if they were to look outside Kongolote, they would learn that they share this water shortage with all of Mozambique. Like many African nations, Mozambique has an agonizing history. In the 1990s, following a sixteen-year civil war, it gained the reputation of being the poorest and most debt-ridden country in the world.

This former Portuguese colony has made a noble and inspiring comeback, but many remnants of the war still remain. Mozambique has one of the highest child mortality rates in the world; one out of every four children dies before the age of five, and the leading cause of these deaths is diarrhea from unsafe drinking water and poor sanitation. Seventy percent of women cannot read or write. And because most of the population has little knowledge of hygiene, few understand the logic behind washing their hands or boiling water.

Albertina is on a mission to change all that. The current water access in her village goes back to an initiative started by CARE in 2004. From decades of experience, CARE understood that for a water program to be sustainable, the community had to be involved from start to finish. The rationale behind this was simple: no one understands the needs better, or has a greater stake in the water supply or access points, than those who will be using it. So from the beginning, CARE engaged community leaders like Albertina in the management of water resources and promoted the proper use of water at home and for small-scale agriculture.

The project proposed for Kongolote would connect the village to a government water system by establishing a main water pump with nine access points. Recognizing how the project would improve health and living conditions, forty-four-year-old Albertina stepped forward to rally her fellow villagers and make it all happen.

It was she who persuaded her neighbors to join together to dig the needed trenches, lay the required pipes, and install the pump mechanisms. This was not just a task for the men, either; the women did their share of digging the trenches and connecting the pipes. And while the system was being built, Albertina learned all she could about maintaining the valves and filtration. After leading her community through the process and becoming educated in the workings of the system, it was no surprise when she was elected to head the local water committee.

Ensuring the Water Flows

Even now, after serving in this leadership position for several years, Albertina continues to work seven days a week to keep the water flowing throughout her village. She regularly moves from access point to access point, ensuring that hand pumps are working during the designated "water times." Because water from these pumps is only available for six specified hours a day, it's critical that the pumps run correctly during those times, and Albertina makes sure there are no problems.

When she's not overseeing the access points, Albertina can be found sitting in a plastic lawn chair in the central pump house, which also serves as a makeshift office. Inside the small, cinder block building, she keeps a close eye on the loud, leaky equipment to ensure minimal downtime. And because she understands the value of every drop, she catches the random overflow of water from the central pump in buckets that she's placed strategically around the room.

This is hard, hot work, and the days are long. But Albertina and women in similar roles all across Mozambique are slowly breaking the cycle of disease fostered by unclean water. In its place they are creating an upward spiral of change and hope. Through their effort to provide needed water, these women are making a major difference in the health and well-being of their communities, enabling them to move forward.

Although the most common uses for this water are drinking and cooking, there are other important uses, ranging from simple hand washing to the delivery of babies. Imagine the midwife in Kongolote who delivers several babies each month, often at night. The health center where these babies are born has no running water, so she must ensure that the water containers are always full, and she can only fill them during the specific access times. After

assisting a woman through a long labor and delivery, and groggy from the lack of sleep, she must head out to refill containers at the access point and then carry them back to the health center before going home to rest before she is called again. Just as it is Albertina's responsibility to keep the access point running, it is the midwife's responsibility to always have enough water ready to bring Kongolote's next baby into the world.

Running the Business Side

Besides the long hours and hard work that Albertina and others put into it, there are financial costs to running the water system. Maintaining the equipment is the responsibility of the community as a whole, and Albertina collects a monthly fee from each family to keep the system running. Besides this monthly base fee, she oversees the collection of a monthly usage fee, which varies, depending on the amount of water a family needs; a family of six typically uses 250 liters of water monthly, with a cost of about one dollar. So along with maintaining the system, Albertina also runs "the business," so to speak, serving as the government's liaison in collecting the required fees for all the families of Kongolote.

Even before she took on the role of spearheading her community's water system, Albertina had been respected throughout the region as a strong mother figure. And today, as she walks through the village, smiling as she watches women collect their water from the access points, they watch her as well. And their admiration for her continues to grow.

But Albertina cares less about admiration than she does about her responsibility to keep the water flowing. One way she gets that job done is by rotating the duties of the water system among everyone in the village. So rather than *provide them* with water, she has inspired her entire community to work together to *provide themselves* with a reliable water source and thus create a better future for themselves and their families.

Like everyone else in her community, Albertina continues to struggle in a difficult environment, but she understands that her efforts make a difference to every person in her village. When asked why she took on this challenging role, which in the past would have fallen to a man, Albertina says simply, "Someone had to take charge."



PROTECTING THE ENVIRONMENT THROUGH CORPORATE LEADERSHIP

Michelle Vaeth's office at Procter & Gamble (P&G) bears no resemblance to Albertina's cinder block pump house in Mozambique. And Nada Dugas's desk and computer in P&G's shiny European headquarters are as far as you could get from the plastic lawn chair from which Albertina conducts her business. But the lessons of the Mozambiquean woman travel from her remote African village all the way to Michelle in Cincinnati and Nada in Geneva because these three women carry the same goal in each of their hearts: to overcome environmental constraints and improve the lives of others.

Seeing the Need for Change

Raised in upstate New York, Michelle Vaeth's parents nurtured in her an awareness of the world by ensuring that current events and politics were common topics around the dinner table. Social problems, especially discussions of poverty, played a key part in the family's dialogue. Traveling extensively for business, her father would tell vivid stories of some of the poorest neighborhoods on earth, such as Rio de Janeiro's notorious *favelas*, where families lived in houses made out of street signs. Michelle began to dissect these stories and think about the children who lived in these dire

conditions. And she wondered how a child could go to school if she didn't even have a house.

Michelle's family also recounted stories of her ancestors. Generations back, her family had helped settle and establish rural upstate New York in the Adirondack Mountains. And like Albertina, they stepped up to build the community and protect the environment. As a reflection of her family's leadership style, Michelle's great-grandmother had a saying that stuck with the young girl and was to become a mantra of her life: "It may not *be* my business, but I can *make it* my business."

Making a Difference

After graduating from Cornell, Michelle joined P&G as a buyer. During her early years with the company, Michelle struggled with the notion that her chosen career wasn't having an impact on the world's socioeconomic problems, a dream of hers since childhood. After all, her first assignment involved buying plastic bottles for liquid detergent, and how would that solve problems for children in the Brazilian *favelas*, when their mothers would never be able to afford products like that?

Despite her initial misgivings, Michelle soon began to learn of products and programs that P&G was developing with an eye toward the environment and the well-being of people around the world. She was especially intrigued by PUR—a low-cost, powdered water-purification technology that essentially works like a dirt magnet, sucking contaminants out of unclean water and producing potable water; she was also interested in the Pampers program with UNICEF to eliminate maternal and neonatal tetanus by donating more than 100 million vaccines around the world.

Michelle's unique combination of business acumen and heart for the poor enabled her to fit right into P&G's environmental and humanitarian efforts. And after five years in external relations with P&G's North American Feminine Care business, Michelle would see just what a difference she could make, as she built on an idea originally conceived by African P&G employee Adema Sangale and initially implemented by European P&G employee Nada Dugas.

Growing Up Lebanese, Muslim, and Independent

Born into a conservative Syrian Muslim family living in wartime Lebanon, Nada, like Michelle, grew up with an ingrained and innate awareness of deep suffering in the world.

Although her parents were loving and eager to give, it was clear to Nada from a young age that they expected her to eventually take on the role of a traditional housewife and mother. And although her father believed strongly in education and discussed with Nada the possibility of eventually taking over his pharmaceutical company, Nada's parents "engaged" her to a cousin by the time she was fifteen years old.

But instead of following the predetermined path her society set for girls, Nada focused on her education and the possibility of an independent future. At the age of fifteen, she discovered French feminist Simone de Beauvoir, whose book *The Second Sex* opened her eyes to the psychology behind the oppression of women. Nada devoured de Beauvoir's book, taking its themes to heart. And the more she read, the more convinced she became that she should determine the course of her own life. In spite of the fact that she was a woman—no—*because* of the fact that she was a woman, she must do great things with her life.

Moving on to Self-Sufficiency

As she approached college age, Nada was determined to follow her heart, but to do so, she had to depart from the path laid out by her parents. Her original plan was to become part of Doctors Without Borders—an organization of medical professionals who serve in the most dangerous places in the world—and she knew she couldn't get there by staying at home. Although leaving Lebanon

meant abandoning the opportunity to eventually run her father's company, Nada departed for France to begin the next phase of her life.

Her path was not easy. At one point, she faced a difficult academic situation in which only 10 percent of students would succeed, and the dean advised her to give up her dreams and go back home. Thinking back to de Beauvoir's book, she became even more committed to her goal and, in spite of the dean, worked her way into the top 10 percent. Then shortly after graduating in 1989, Nada headed off to P&G.

On the surface, joining a consumer products company may have seemed an unlikely path to helping the less fortunate. But Nada was excited about P&G's quest to better understand and provide for the needs of its predominantly female customers. Jumping right in, she ran focus groups, visited women in their homes, and "shadowed" them to better understand what her company could do to improve their lives. Nada delighted in every aspect of it—the hands-on approach, the conversations with women, the opportunity to see life through their eyes. And she was thrilled to see her hard work translated into improved products that helped these women and others like them around the world.

Nada soon began to see that her company was full of opportunities to make life better. And although products like shampoo and toothpaste were important, her war-molded heart for social justice called her to do more, and she asked to be a part of P&G's work in poorer countries. The company quickly obliged, and Nada blossomed in her new role.

Addressing Menstrual Taboos

As she moved into a leadership role in Procter & Gamble's Feminine Hygiene for Europe, Africa, and the Middle East business unit, Nada learned that girls in developing nations really struggle with the onset of puberty. Environmental constraints such as lack of clean water, coupled with widespread misinformation about what

is happening to their teenage bodies, cause potentially devastating effects.

In parts of Kenya, for example, lack of feminine hygiene products and access to water often cause the embarrassment of stained school uniforms. At the same time, the boys in their class and the male teachers recognize the changes these girls are going through and often become both physically and sexually aggressive toward them. Many girls learn to avoid these problems by simply staying home from school.

In conservative Islamic cultures, on the other hand, girls become veiled at this point in life, and although they may be only eleven or twelve years old, they are often married off. But even that seems preferable to the experience of girls in certain parts of Malawi, where tribal chieftains appoint two "hyenas" to sleep with newly menstruating girls. The men serving in this highly coveted role are welcomed with gifts by mothers who believe that these hyenas will train their daughters how to please men. Besides the devastating psychological effects, practices like this also cause the rampant spread of HIV and other sexually transmitted diseases. And in northern Kenya, girls are reminded month after month how dishonorable and dirty their bodies have become, as they are forced each month to sit alone in huts for the duration of their periods.

All of these cultural practices are compounded by the shortage or total lack of available sanitary products. But in many places, even if girls *had* sanitary products, the customary practice of female genital mutilation would make it too painful to use them. This horrifying but widespread practice, often described as female circumcision, involves the removal of the clitoris and sometimes the labia, with the goal of preserving virginity until marriage and preventing adultery. Often performed in unsanitary conditions, girls as young as three are cut using unrefined instruments such as pieces of glass or razorblades. Many girls who undergo the procedure live their lives in such pain that they cannot even wear underwear, much

less pads or tampons. And it is easy to see why they often drop out of school.

Educating Through Listening

Helping girls deal with menstrual issues is an area that P&G's Always and Tampax brands are uniquely equipped to support. The effort starts with the education of everyone involved, as both men and women need to understand that menstruation is not a disease but a natural, life-giving occurrence. To achieve this goal, P&G provides puberty education programs that reach more than 10 million teenage girls around the world with important information about the physical and emotional changes that they are experiencing.

To get started, P&G followed the approach with its social efforts that kept it so in tune with its customers: *listening*. Nada began with a pivotal series of interviews with the girls about the problems that they were dealing with every month, and then she provided them with positive education about the issues.

The conversations that Nada had with these girls were often eye-opening. Girls in Pakistan told her it was the first time anyone had ever explained to them what was happening to their bodies. Moroccan girls brought their mothers along, leading to critical discussions within families. In South Africa, Nada explained the risk of pregnancy and sexually transmitted disease to teenage girls living in a nation where an overwhelming number of girls their age were having unprotected sex. And she was especially startled when girls in Kenya and Malawi told her they considered feminine hygiene *more important than food*, as it opened a door to the future by helping them stay in school.

While talking with Somali girls in Kenya, Nada realized just how much these teenagers craved role models. Most of them had been "fully circumcised"—a polite label for genital mutilation—and expected to be married off according to tradition. Dressed in black burkas, these girls had rarely seen women do more with their lives

than serve as obedient wives. Without any possibilities for the future, dreams only meant further letdowns, so they had learned not to dream.

As a follow-up to her discussions with these girls, Nada introduced them to a woman from the region who had broken the cycle and worked her way through school. As the woman talked with the girls, Nada began to see a sparkle in their young eyes. It was as if a door had opened and the sun came streaming in. Speaking in their native dialect, the girls broke into smiles as long-hidden dreams of becoming nurses and doctors and teachers began pouring out.

Building Awareness

Awareness of the problems these girls faced on reaching puberty was the starting point, but it was equally important that community and global health leaders recognized feminine hygiene as a basic need. Nada knew this point would not be easy to make, as feminine hygiene appears to be a small issue when compared to the myriad other problems faced by developing nations.

It was particularly hard to gain traction with the issue because of the relative lack of research. But anecdotal information did show that one in ten African girls do not attend school on the days that they are menstruating. Missing school for a week out of every month can have a devastating effect on a girl who is already struggling to gain an education, and beyond missing weeks out of every year, large numbers of these girls simply drop out of school altogether at this point.

The more girls Nada spoke with, the more she learned about the problem. Concern about possible staining kept girls from raising their hands and going to the chalkboard. It kept them from participating in group activities and gaining the social capital so critical for the development of community leaders. And too often, by keeping a girl out of school altogether, it prevented her from becoming a self-sufficient woman. And so the cycle of poverty started again.

About the time that Nada was speaking with these girls, a third woman, Adema Sangale, who had first raised the idea that girls missed school due to their periods, was creating a program in Kenya called Keeping Girls in School. It was through her efforts and then Nada's that P&G was made aware of the challenges these young women faced, and the issue became a top priority. Michelle Vaeth then took the lead from Adema and Nada, and she pushed to secure a sustaining financial commitment from the company; Protecting Futures was born.

Leading the Fight

In her years with the company, Michelle had continually advanced, and with the launch of Protecting Futures, her career took an exciting twist, as she was named external relations manager for P&G's North American Feminine Care business unit and global program director for Protecting Futures. As she moved into this new role, Michelle spent less and less time in her Cincinnati office and more and more time in rural Africa. In place of corporate conference calls, she found herself engaged in conversations with girls struggling to understand life.

Michelle first visited Namibia in April 2007 and witnessed the regional devastation caused by the harsh environmental conditions, particularly the lack of clean water: children with ringworms and scabies, tuberculosis outbreaks, visible infections, and disease. All these conditions were solvable back in the States, yet in an area where a young girl had to walk a great distance just to get a pail of water, problems like this were rampant and overwhelming. Michelle worked in the midst of this challenging environment for a month before returning to Cincinnati. But even after she arrived home, she couldn't shake the haunting memory that hundreds of children she met there and millions more elsewhere struggled every day to obtain something that so many of us take for granted: clean water.

Just as prominent in her mind are the faces of young girls crossing the threshold into womanhood, now dealing with an entirely new set of problems due to the changes in their bodies. Michelle realizes that it is her responsibility to help these young women gain the support that Procter & Gamble's Protecting Futures program provides. Reflecting on the words of her great-grandmother, Michelle is grateful that her current position allows her to take a problem that had not been her business and *make it* her business.

Keeping Girls in School

Creating solutions for so many environmental and social problems can be overwhelming, but Michelle follows the P&G approach to focus on areas "where we are experts" because that's where she can best help—a method Michelle believes women everywhere should consider.

With the goal of providing education and needed sanitary supplies for one million girls over the next four years, P&G's Always and Tampax brands work together to support Protecting Futures. Besides education and sanitary products, the program provides food programs, access to water, educational support services, and school construction projects—all key elements to helping girls stay in school. One Protecting Futures project built a four-kilometer-long water pipeline to two regional schools, resulting in dramatically improved sanitation, health, and hygiene for the entire community. A benefit of such projects is that the water provided to schools allows girls to wash up during their periods—something they have never been able to do and just the impetus many need to stay in school.

Although Protecting Futures provides peripheral benefits such as water pipelines, the focus remains largely on puberty education and product distribution. Through the program, educators travel to schools to reach girls between thirteen and fifteen years old with an educational program featuring booklets about puberty, plus eight free pads per girl, per month. The program then trains teachers,

nurses, and local community leaders to deliver puberty education to girls in the future. Working strategically, Protecting Futures is able to disseminate these materials in countries and schools that need it the most.

In addition to the vast changes the program is making in the lives of individual girls, Protecting Futures also supports two United Nations Millennium Development Goals by promoting gender equality and helping all students to complete primary schooling. One of the most exciting aspects of this program is that it is funded by P&G customers through their purchase of Always and Tampax products in the United States and Canada; this means that millions of North American women are making a daily difference in the lives of these young women.

Leading into the Future

In her role as director of Protecting Futures, Michelle has spent months at a time in Africa, sleeping on the ground and living without the benefit of showers or toilets. She manages the rustic living conditions without complaint, but what leaves her aching is the sadness she witnesses: hopelessly sick children struggling for survival, generations of cyclical poverty played out over and over again, and girls who feel they have no real chance for a future. Many of the problems in these desperately poor communities can be traced to environmental issues. Lack of clean water, as well as drought and disease, provide seemingly insurmountable odds, but in spite of this, Michelle moves forward *making it her business* to bring the Protecting Futures program to millions of girls.

As for Nada, she is currently leading Pampers' global UNICEF program that has provided over 100 million lifesaving vaccines to vulnerable women and their babies. The aggressive goal of Nada's program is to totally eliminate maternal and neonatal tetanus by 2012.

Both Michelle and Nada draw inspiration from Albertina's simple assertion—"Someone had to take charge." Her can-do

attitude in the face of overwhelming odds shows the persistence, determination, and willingness it takes to make a difference in these tough environmental conditions. It was Albertina who recognized the profound possibilities and public health benefits that clean water would bring, and it was she who rallied her fellow villagers to make it happen. She stepped up for the project's difficult construction and stepped up still again to run the system upon its completion.

Albertina had neither a college degree nor a background in water management, but making a difference requires the willingness to lead at unlikely times—to take action when good intentions aren't enough to create real change. Every woman has the power to influence her environment in ways both large and small; the more daunting the task, the more surprising the results can be. Today, Albertina's village has a consistent source of clean water, Michelle is having an impact on the lives of millions of girls, and Nada is helping to save mothers and infants from a deadly disease. Yet it all started with women who were willing to say, "I'll make it my business."

Michelle and Nada have often heard the quote: "In Africa when you educate a man, you educate an individual, but when you educate a woman, you educate a nation." Education is crucial for both genders, but educated girls will carry that education to their parents, their children, their neighbors. And with Protecting Futures the idea is simple: "There are lots of reasons kids miss school. Being a girl shouldn't be one of them."



SAVING THE ENVIRONMENT ONE PLATE AT A TIME

As the owner of Something Classic Catering, Jill Marcus has earned regional recognition through her Green Goddess Alliance. Here Jill comments on CARE's initiatives to protect the environment.

Nepal is one of my all-time favorite travel destinations. So I was blown away when I learned that CARE takes an active role in trying to prevent the causes of flash flooding that frequently devastate that area of the world. You have to imagine living in an area where the Himalayas tower above everything. When it rains, especially during the monsoon season, the skies open up and water flows everywhere down the mountains, flooding the rice fields, the makeshift roads, paths and displacing farm animals . . . so there are even more live yaks in the roads than before! CARE's efforts to plant trees in the area go a long way toward helping the environment by keeping the soil intact and absorbing CO2. CARE really understands that we've only got one world, and their environmental initiatives are making it a better place for everyone.

While earning her degree in political science and winning a national tennis championship at Davidson College in North Carolina, a food-related career was the last thing Jill Marcus ever imagined. But today she's not only built a renowned catering company with seven retail locations, she has also staked her claim on protecting the environment by creating the Green Goddess Alliance.

Equally passionate about people, food, and the environment, Jill began Something Classic Catering in her home kitchen in 1989. Over the years her home-based business grew to multiple sandwich boutiques and a catering organization that provides world-class events for as many as four thousand guests. Launched well before the current environmental craze, Something Classic was not created to be a green company, but Jill's staff was ahead of the curve almost from the beginning, when they started taking plastic home to recycle and delivering leftover food to homeless shelters.

Although Jill bought much of her produce from the local farmers' market in the summer months, she wasn't so much thinking about the environment as she was considering the enhanced taste of fresh local fruits and vegetables. All in all, Something Classic's approach to safeguarding the environment could be described as a "convenient and casual" method of paying attention, but it wasn't at the heart of the business.

All that changed in the spring of 2007, when Jill was diagnosed with breast cancer. During her treatments, the forty-two-year-old looked into herself to see how she was affecting the world. Although being a wife, mother, employer, and producer of grand parties was fun and fulfilling, she had to admit that she wasn't doing much to make a difference. During the hours she spent at the treatment center, she found herself wondering over and over again, "If I were to die today, would it even matter that I had walked the earth?"

As a gardener, Jill had always felt a great connection with the earth. She wanted to play a role in protecting and healing the planet, both through her own actions and by inspiring others. So during those ongoing treatment sessions, she began to develop an idea that would allow her to truly have an impact on the environment. And she decided to start with her large circle of friends and Something Classic customers. Thinking back to her college studies in philosophy, Jill was reminded of Aristotle's comment, "We are what we repeatedly do; excellence, therefore, is not an act, but a habit." With this thought came the realization that by changing her own business *habits*, she could perhaps influence her friends and customers to change theirs as well.

Giving Birth to the Green Goddess Alliance

It was with that notion that the Green Goddess Alliance was brought to life. As the idea found form in her mind, Jill became more and more committed to it and began to involve her entire team in creating the Alliance. The result was a radical change that was to revolutionize Jill's entire approach to business.

Since launching the Alliance, Jill has pursued every possible angle to protect the environment. She and her staff consider the social, economic, and environmental impact of every product or service that they use. They focus special attention on two key areas: (1) impact on the environment and (2) the health and well-being of their customers. In addressing environmental changes, the team looked at energy, replacing their electrical usage with renewable energy such as wind, solar, hydro, and organic matter. They then considered the amount of trash they were sending to landfills and began a serious program to recycle cans, glass, paper, and cardboard, not just from their catered events and cafés but from their office and production facility as well. This attention to recycling caused them to research alternatives to the disposable plastics used at their catering events and cafés, replacing them with "eco chic" products made from recycled or biodegradable materials. These products include fascinating items such as forks made from potatoes, cups made from corn, and plates made from cane sugar, as well as more commonly used items such as napkins made from recycled paper.

Jill next began to focus on improving the health and well-being of her customers by infusing her menus with natural, antibiotic-free meats, as well as organic lettuces, tomatoes, and vegetables. To support the local economy and cut down on fuel usage from cross-country trucks, she began to purchase produce exclusively from local farmers, going so far as to remove items from the menu when they weren't locally available. Although Something Classic had always made donations of leftover food to local homeless shelters and other special-needs groups, they now moved this effort to top of mind, always looking for ways they could provide even small amounts to those in need. And of great importance is that everyone on the team began to educate vendors and clients on the Green Goddess Alliance, while keeping an eye open for

ways to contribute even more to environmental sustainability, the well-being of their customers, and the good of their community.

Overcoming Problems and Incurring Costs

Although the process sounds simple, it required months to research and identify sustainable products that reflected the company's upscale image. To maintain that top-shelf aura, not only did the products have to meet Jill's sustainability standards, but they also had to portray a contemporary, eco-chic image. In delivering her new green ideas, Jill wanted her clients to feel as proud of the tables Something Classic set for them as they had in years past.

Of course, as with all things new, the transition was not without problems. As they phased in a certain eco-friendly plate, Jill's team discovered that it couldn't handle the high temperatures of some foods, and they had problems when the initial batch of cups made from corn tended to leak. In addition to issues like these, Jill discovered that many of the products she wanted to use were backordered. Challenges like these forced a choice between costly expediting charges or a short-term return to the original servingware. But committed to the ideals of her Green Goddess Alliance, Jill generally made the decision to incur the additional costs, even though she couldn't pass them along to her customers.

Jill's decision to convert Something Classic to an eco-friendly business has not been an inexpensive one. Since launching the Alliance, she's met with additional costs for environmentally friendly store signage, recycling bins, biodegradable packaging, and the costs of fuel and employee time to deliver excess food to homeless shelters. Because the sustainable utensils and dinnerware she uses are still so new to the market, they cost as much as 5 cents more per unit than the plastic items she previously used. And because recycling programs are still inefficient, Something Classic pays separate monthly fees to recycle cardboard, cans, glass, and paper, as well as to compost food. Overriding all of this, of course, is the fact that all-natural meats and local organic produce

also command a premium price. Yet in spite of the additional time, energy, and costs that go into her meals, Jill is committed to providing her customers with the healthiest meals possible while also doing what is right for the environment.

Making an Impact Through the Alliance

Although still a relatively new program, the Green Goddess Alliance has already had a profound impact on Jill's company and the community at large. Customers call on a regular basis to ask about biodegradable products, recycling carriers, and ways to decrease their carbon footprint, so they can make changes at their workplace as well. Jill's vendors have reacted positively to her request to carry more sustainable options, and they are now offering those options to other customers. Jill's customers, especially those focused on making environmental strides themselves, appreciate the difference that the Alliance is making. When contracted to cater an event, Something Classic's business practices send a clear message about the client's social consciousness to everyone in attendance.

When she first considered the Green Goddess concept, Jill did her homework and was astounded to learn that an average caterer dumps 100,000 plastic cups, 175,000 plastic forks, and over 250,000 nonrecyclable plates into the local landfill each year. In one twenty-year cycle, the amount of trash from one caterer would fill an eighteen-story skyscraper. These startling numbers were all Jill needed to make her stand: moving Something Classic to all-natural, all-sustainable, all-biodegradable—and taking her customers with her.

Over the past years, Jill and her staff have invested a lot of creativity, energy, and hard work into building both Something Classic and now the Green Goddess Alliance. Just as Albertina knew she could make a difference by bringing clean water to her community, Jill believes it is her responsibility to take the lead in changing her habits to create the world she wants her children—and her future

grandchildren—to inherit. Jill has learned that finding passion in what you do is the secret to life. And the ingredients in her personal success recipe remain the same as ever: a passion for food, a passion for people, and a passion for the environment.



BUILDING FOR THE FUTURE

As a woman who has had a great impact on her community, as well as the architectural industry in general, Nancy Goshow supports CARE because she believes the organization understands the power of a woman's potential to change not only her life but, ultimately, her community and the world. In its fight against global poverty, CARE also recognizes the importance of respecting the environment. Nancy is inspired by CARE's efforts to increase access to clean water and protect natural resources. She believes that all these things are important elements in helping eradicate poverty and cannot be ignored.

Nancy Goshow, who lives half a world away from Albertina, focuses on the impact that the people and buildings of New York City have on their environment. Coupling that concern with her architectural talent, she struck out in 1978 to make a difference. The cofounder and president of Goshow Architects, Nancy and her partner and husband, Eric Goshow, lead a team that designs buildings that are environmentally friendly. Even before green buildings became trendy, Nancy's definition of design excellence revolved around a building's fit with the environment.

As a leading proponent of green design, Nancy's firm is dedicated to improving communities through long-term, sustainable design solutions. In the building industry, LEED-accredited designers use the green Building Rating System, as promulgated by the U.S. Green Building Council. Nancy employs a high number of LEED-accredited designers, and even if a building they design is

not to be certified, the firm uses the guidelines as a basis for how they think about building design. The priorities set by LEED line up directly with Nancy's personal belief that, as an architect, it is her social responsibility to design buildings that limit damage to the environment.

Nancy views stewardship of the environment as a key element of her job. She sees a seamless tie in between design and the environment, and she promotes the added value of constructing a building according to LEED guidelines, both from an environmental and health standard and as the economic perspective of a long-term investment.

Designing Green to Save Resources

In the late 1980s and early 1990s, as standard energy sources became more expensive, Nancy's firm began to introduce passive solar design into their buildings. And today, in designing a sustainable building, Nancy and her staff consider everything from sustainable sites for the structure to indoor air quality and efficient use of energy and water.

Scarcity of water is not limited to remote locations like Albertina's village. As clean water becomes less and less available around the world, Nancy understands the urgency of focusing on ways to conserve its use. As an indication of the environmental focus of her company, one of Nancy's first commissions in 1978 relied heavily on her ability to manage water quality. The unique and fascinating project required her to convert an old barge into a concert hall. The barge could have no plumbing due to the river's tides, but restrooms had to be added so it could be used for concerts. She and her team put in a self-contained wastewater treatment system so the water that was discharged into the East River was clean and did no harm to the environment.

These days, Nancy is excited that the general public is catching on to the value of protecting and sustaining our

natural environment. Buildings are an essential part of the human environment, and people are affected by the quality of the buildings in which they live, as well as by their natural environment. The most immediate effects of her designs can be seen in the lives of those who occupy the buildings. With better air quality and circulation, employees remain healthier longer, also meaning that they are happier and more productive. One of the overlooked advantages from an employer's economic perspective is an increase in productivity and a decrease in numbers of sick days; another advantage is the enhanced ability to recruit top-level employees who want to work in green buildings. And the list goes on and on.

Improving Life for Individuals and Businesses

Nancy is especially proud of a New York City housing project her firm designed for grandparents raising grandchildren. This effort was the first new building of its kind in the United States, and the innovative design incorporates a garden on the roof. This "green roof" design serves as a form of insulation for the building itself, cutting down on both heating and cooling costs, while absorbing harmful carbon emissions and replacing them with oxygen—all this while providing a quiet respite for residents of a harried city. This housing project is a pioneering example of how green buildings can protect the environment while adding to the quality of life and saving money in the long run.

The perceived added cost of sustainable building is what causes many clients to shy away from sustainable design. Although there may be higher up-front costs for building "green," the operating costs for sustainable buildings are significantly lower. Because buildings are designed to last for at least fifty years, the payback in energy savings for building green is generally realized within the first five to seven years.

Green buildings have better marketing potential, too. Sustainable building for a university, for example, is an opportunity to

attract the best students and build a lifelong relationship with them. The new six-hundred-bed student residence hall and activity center at the State University of New York (SUNY) at Stony Brook was designed by Goshow Architects to respond to today's students' desire for sustainability. Incorporating additional "green" design strategies invigorates this process. The 172,000-square-foot SUNY Stony Brook project is oriented to increase circulation between two adjacent, formerly isolated, quads. Six-bed suites are centered around living rooms with optimal natural lighting—a strategy for sustainability used throughout the facility.

Other environmentally friendly features of the new residence hall and activity center include additional insulation, occupancy sensors that control the heating and cooling units and lighting, the use of recycled materials such as steel, the use of rapidly renewable materials such as agrifiber doors, and the use of low-VOC (volatile organic compound) paints, adhesives, and sealants for improved indoor air quality.

As is true of many women who started out in a "male" profession, it was not easy for Nancy to get where she is today; it would have been nearly impossible for her to rise through the standard ranks to put her environmentally sustainable ideas into play. Striking out on her own was very difficult, especially for a woman during the late 1970s, but once she convinced herself that it was her best opportunity, the process became a lot less daunting. Because few options were available for women-owned architectural firms in the private sector, Nancy sought opportunities in the government sector and got her business off the ground with the help of programs specifically targeted to women-owned businesses.

Although some women can't imagine working with their husbands, some can't imagine working with anyone *but* their husbands. For Nancy, teaming up with her husband, Eric, was not about the fact that they were married; it was about identifying a business partner whose core values aligned with her own and whose

skills complemented hers. Entrepreneurship is not easy. It takes complete commitment to make it work, and there is no room for misalignment with partners, employees, or clients. Keeping all these elements aligned has allowed Nancy to seek opportunities that have taken her, both as an architectural professional and as a business owner, to the next level.

Like Albertina, Michelle, Nada, and Jill, Nancy believes that the path to success is to follow your passion. For her, that passion was finding a connection between the natural environment and the built environment and bringing them together in building designs. Stymied by the wall she was unable to climb in a male-dominated industry, she stepped away and created her own business. All along, Nancy's success has come from focusing on her passion—the same passion she shares when working with the Goshow team and their clients to design a campus or building.

Although worlds apart, Albertina and Nancy live out similar missions every day by transforming lives through honoring the environment.



SAFEGUARDING THE ENVIRONMENT IN YOUR OWN LIFE

After hearing about these women's efforts to make a sustainable difference in the environment, you might consider the opportunities you have to make an impact. Of course, you may already be recycling, switching to compact fluorescent bulbs, and lowering the thermostat, but here are a few other ideas you may not have considered.

Unless you're already a vegetarian, consider the possibility of eliminating meat from one or two meals each week. By decreasing the demand for meat, even by a small amount, you're counteracting the demand for more cattle raising; as that demand grows, grazing land for animals or farmland to grow animal feed must be increased. This land is claimed by cutting down trees, and when trees are cut, they are no longer able to absorb carbon dioxide and give off oxygen, resulting in increased greenhouse gases. So by eliminating meat, even once a week, you are making a real difference. And as an added value, you are re-educating your family to understand that every meal doesn't have to include meat, thereby allowing them to create a lasting impact on the environment as well.

For the meat that you do purchase, consider buying locally raised products whenever possible. By buying locally, not only meat but produce and other items as well, you are helping to stem the need for transportation vehicles to move these items great distances, thereby keeping carbon pollutants out of our environment.

Another often overlooked way to diminish your carbon footprint is by reducing your "phantom energy load." By either unplugging appliances that are not in use or by connecting your electronics through a smart power strip that turns off automatically when items are not in use, you cut the unnecessary use of electricity. And, of course, another great way to shrink your carbon footprint is by leaving your car in the garage and walking, cycling, or carpooling whenever you can. This last idea is not only good for the environment but good for *you* as well.

To go one step further, you can pull these ideas together to implement them in your workplace. If your organization has not already done so, you can be the one to spearhead a "Green Team" to reduce the negative environmental impact of daily business activities. By starting with small steps, such as insisting on the use of recycled paper and smart power strips and evolving to larger ones like organizing employee carpools, you can join CARE in addressing global warming across the globe.

MAKING A PERSONAL IMPACT ON THE ENVIRONMENT

Throughout this section, you've learned about the great lengths that some women will go to in order to steward the environment. Now you have an opportunity to reflect on the impact that you are making and, perhaps more important, ways that you can positively influence the future of the planet. Here are some questions to consider.

Reflecting on the Environment

- Do you consider yourself more or less environmentally sensitive than others you know? Why do you think that's so?
- Who is the most environmentally sensitive person you know? What makes him or her so? What one action can you take to heart?
- What is the most environmentally wasteful situation you have heard about or witnessed in the past year? Why do you think things like that still occur? Is it too late for you to do something about that situation?
- We often hear news stories about people struggling to overcome dire environmental conditions. Why do you think so many of us choose to be complacent rather than do something to make a difference? To what extent does education play a part in decisions like this?

Stewarding the Environment

- What specific idea from this chapter can you integrate into your life? How will that change improve your life and your overall environment?
- What can you do to ensure that the next generation treats the environment with the respect it deserves?
- What one action could you take that would most benefit the environment, and what might be the ultimate result of that action?



ADDRESSING

DISCRIMINATION

And social limitations placed on women of the time. Girls graduating from high school were advised to become secretaries, nurses, or teachers. Although those roles are critically important to society, it took a rare woman of that period to consider moving into the ranks of management, medicine, or law. Although I secretly wanted to become a lawyer, I didn't have within my circle the connections or encouragement to make it happen. And as I talk with women across the country, I've come to see that my experience was pretty standard for that time.

Looking back, we can be proud of how far we've come since the days of Help Wanted-Male/Help Wanted-Female classified ads. The fact that many women under forty don't realize that job listings were segregated by gender—that there were pages of jobs for which only men could apply and other pages specifically for women—is a sign of how far we've come. When I explain this outdated practice to young women, they often ask, "Well, why didn't you just go ahead and apply for the jobs you wanted anyway, regardless of gender restrictions?" My response is that most women never even considered that option, just as women today will wait in a long line to use the ladies' room rather than move next door to the

men's room. When you are born into any form of discrimination, it becomes a part of who you are, and it takes an exceptional woman to recognize that it exists.

That lack of awareness remains true even today, as opportunities are far from equal in many parts of the world. And here we're not just talking about gender but about discrimination based on race, sexual orientation, ethnicity, and religion as well. The key lesson to keep in mind is that, regardless of society's norms, we can and *should* look critically at the status quo and challenge any situation in which individuals are not treated equally.

Dissecting the Problem Behind the Problem

CARE helps women move toward self-sufficiency, offering resources and information that empower them to create new opportunities. However, even as individual women become self-reliant, they must continue to live within the day-to-day confines of their society, and those societies are often built on age-old biases. To help women and girls in developing countries achieve their full potential, CARE works with communities to explore whether "the way things have always been" is at odds with the way to make things better.

If you feel that bias against women is largely a thing of the past, then you will be surprised to learn that women and girls are the most-discriminated-against group in the world. The proof of this is staggering. Of the 1.3 billion people around the globe living in extreme poverty, 60 percent are female. Women put in about 66 percent of the world's working hours, yet they earn only 10 percent of the income. While producing 50 percent of the food in the world, women own only 1 percent of the land.

Lack of education is one of the primary forces holding women down. Worldwide, more than 876 million adults can't read or write; 66 percent of those are women. And 72 million children who should be in school aren't there; 60 percent of those are girls.

In many societies, the discrimination, exploitation, and exclusion that women face limit their access to the basics of life: food and clean water, and certainly education. Regardless of how hard these women work and the sacrifices they are willing to make, limitations like these prevent them from living a life of dignity and creating a better future for their children. But rather than treat poor women as *victims* of poverty, CARE helps empower them to change the situations in which they live. As these women become empowered, they learn how to escape from poverty and move toward their dreams and aspirations.

Although the international community understands that empowering women is a key to addressing poverty, women cannot do it all by themselves. They need the support not only of organizations like CARE but the solidarity of women around the world. With our encouragement, they can find a voice and step onto the path leading to substantial, permanent change.

Spreading the Word to Build Solidarity

If we look back on the women's suffrage movement of the early 1900s or the civil rights movement of the 1960s, we see shining examples of the results that can be accomplished through solidarity. Because most of the world's poor are women and girls, it is up to us, their sisters across the world, to come together to help create the solution. Because a problem of this magnitude requires solutions on many fronts, CARE recently launched an innovative way to spread the word about the impact of discrimination. Highly regarded philanthropist and staunch CARE advocate, Sheila C. Johnson, produced and presented an extraordinary film called A *Powerful Noise* that provides narratives of three women from Bosnia-Herzegovina, Vietnam, and Mali, as they fought to overcome discrimination.

The film, presented at theaters across the United States, provided insight into the lives of these women, each of whom

represents millions of marginalized women across the world. The extraordinary strength, courage, and determination shown by each woman demonstrate just what women can accomplish when given the opportunity. Sheila's film captivated women by speaking to aspirations shared among women from all walks of life. By using film to get the message out, women who would not otherwise be aware of the situation are able to join the chorus and raise their voices against discrimination.



OVERCOMING DISCRIMINATION THROUGH LITERACY

One of the most difficult challenges I faced in writing this book was selecting the specific CARE project participants to profile. I learned about woman after powerful woman who is walking a more solid path in life because of programs that CARE brought to her community. Although selecting just one of these women was a tough decision, I found myself especially humbled by Lester Zakaria, who took it upon herself to raise the status of women in her village by teaching them to read and write.

Living Life on the Brink

Lester Zakaria takes nothing for granted. At forty, she has already reached her life expectancy in Malawi, a landlocked country in southeast Africa that is home to a population of thirteen million. Lester lives in Chiwe, one of many villages dotting the landscape of one of the poorest nations on earth. Because they live on less than 20 cents a day, life for most women in Malawi is grim, but Lester has something that only a handful of women in her country possess—an education.

Although nearly half of Malawi's population is under age fifteen, schooling has traditionally been considered unattainable for girls.

And even where schools do exist, they are grossly underfunded and poorly attended because the able-bodied, including children, are needed at home and in the fields to help their families scrape out a meager living.

Even where education is possible, boys have traditionally been given preference, because girls, bound by traditional gender expectations, generally marry young and take on the dual burdens of farming and caring for children. But Lester's story is the exception because her education enabled her to break the chains of discrimination that are so prevalent in this society. And the work she now does to promote literacy in her village goes beyond reading, writing, and math; her efforts help combat the growing problem of HIV/AIDS, which has had a dramatic impact on the health of the women in this poor country.

Launching a Solution

When CARE arrived in Chiwe in 2002 to launch its Adult Literacy Education program, Lester, as one of the few educated women of the area, was an obvious choice for a literacy program leader. Despite already spending full days caring for her six children and farming a small tobacco plot alongside her husband, Lester agreed to be a part of this program to teach reading and math in her village. She wanted to help lead this effort because she knew that lack of these basic skills reinforced the cycle of discrimination against women and that education was a critical part of the solution.

Seven years ago, CARE's literacy assessment discovered that 83 percent of Chiwe residents could not read or write, and only 30 percent of women had the ability to recognize letters. CARE understood that literacy was one of the basic building blocks needed to establish a functioning, prosperous society. So staffers worked with local leaders like Lester to help create structures and authority for the program, which allowed it to be replicated and expanded quickly and appropriately across the region. Each woman like Lester who becomes involved in the project represents one more small

but important component in raising the educational standards for everyone, especially women.

Although building an educational system from scratch might seem like a monumental undertaking, one thing was clear from the outset: there was no shortage of Chiwe villagers eager to learn. In fact, shortly after spreading the word about the program, sixty-five individuals showed up for Lester's first class, all but five of them women. Rather than becoming overwhelmed with this unexpectedly large turnout, Lester took it in stride. She just jumped in and got started, taking on the challenge one day at a time.

Today, Lester teaches classes four afternoons a week. Although her class attendance varies during the seasonal cycles of harvesting and planting, on most afternoons sixty or so women gather at the community church, children in tow, for lessons taught in Chichewa, the local language. As happened in her first classes, a few men still show up from time to time, but it is the women who seem to better understand the link between education and the ability to overcome entrenched discrimination. In fact, about 90 percent of the women from Chiwe and surrounding villages have participated in one of the region's eleven literacy classes.

Struggling in a Tough Environment

Lester is an amazing example of a woman who is helping others while meeting her own personal demands of motherhood and working the family fields. Confronting each situation and each student with intense, capable confidence, she demonstrates the power of a woman committed to helping other women in her village change their lives.

Although her husband, children, and community rely heavily on her, Lester has learned to manage all these responsibilities without the trappings we might consider the essentials of life, such as a car, electricity, or even running water. In fact, the overall lack of infrastructure, telecommunications, and adequate roads is one of the key obstacles to real economic development in Malawi. Virtually isolated by unforgiving terrain and patches of crops, each village appears to sprout on its own from the tall grass and red clay roads. Because of this isolation, it is critically important for each community to take care of its own.

Dependent on subsistence farming, each family typically labors in fields of maize, tobacco, and groundnuts. Families eat and sleep inside small mud-brick homes with thatched roofs where children and adults alike survive on a diet of maize, vegetables, and, on occasion, fish or meat. Like other places in the world, Malawi has a range of socioeconomic classes. The more prosperous rural families, while still poor by most standards, may own cows and chickens; the most destitute eat only once a day, often digging up and eating roots in the absence of any real food.

Despite their goals of achieving a better life for themselves through education, the desperate conditions in the country often sidetrack the women in Lester's classroom from their studies. Poor health and lack of food take their toll, and severe weather plays a role, causing women to live with the constant fear of drought and famine. Each year, from October through April, Malawi is pounded by rain. And then, almost at the flip of a switch, the rains stop and the land becomes parched, often causing the crops to dry up in the fields before they can be harvested.

In the worst of years, drought causes outright famine; even in better years, food supplies fall short and the region suffers a "hungry season" of several months between the final consumption of one year's crops and the harvesting of the next. In bad agricultural years, many families who own livestock are forced to sell their holdings, and they often harvest crops before they are fully ripe, thus restarting the vicious cycle.

During good times, specialty foods such as banana fritters or sweet potato cookies can be found at the weekly market, for the few who can afford them. But for women unable to count change or read a sign, the weekly market poses a challenge, as unethical sellers try to take advantage of the situation and swindle them. This is one reason Lester commits her time to teaching women the basic skills they need to function in the local market.

Putting Knowledge into Action

Working with sixty or so mothers and grandmothers in the sundrenched sanctuary of the community church-turned-schoolroom, Lester makes do without desks or the other supplies we associate with a schoolhouse. Most of the women sit on the floor, with babies in their laps or asleep at their sides, as Lester stands before them reciting letters and words, which they repeat back to her. Although the class is a long two hours on top of an already exhausting day, many women ask to stay even longer for practice and tutoring, knowing that the faster they gain these skills, the better they'll be able to function in the market, and the sooner they'll be able to start small businesses to improve their lives and support their families. As disease, illness, and death threaten the welfare of so many in Malawi, these women know they can no longer rely on their husbands for support; they understand how critical it is for them to gain the skills needed to support themselves and their children.

As she ends every class, Lester takes satisfaction in knowing that the math her students have learned will prevent them from being cheated at the maize mill or short-changed at the market. The literacy skills she has taught will make it possible for them to navigate bus routes by reading signs and telling time. She knows that without these basic skills, every one of these women will remain stuck in a life of economic oppression—a grim future for themselves and their children. But each day's schooling moves them one step up the ladder of literacy and away from the constraints that discrimination imposes on them.

Although it requires a huge commitment of her time and energy, sharing the gift of education with the women of her village is a reward for Lester, not a chore. She takes her leadership role seriously, encouraging them not only to become educated themselves but to enroll their children in school as well. As a result, illiteracy within Chiwe is declining, and along with the rise in basic reading and math skills, old patterns of discrimination are beginning to fade.

Although Lester receives only a small stipend for the hours she spends in the classroom, she is committed to her teaching and is able to continue because she earns her primary income from a small tailoring business she runs from home in the evenings. She's figured out a way to help her students capitalize on her experience in starting and growing that business by incorporating lessons she's learned into her curriculum, showing them how to make money by creating and selling goods, and giving them yet another path to step out of poverty.

Fighting Disease Through Education

As if the agricultural, economic, and social challenges aren't enough, Lester's country also struggles to overcome another demon—one that discriminates heavily against women: HIV/AIDS. In a country where the disease is rampant, inadequate medical care means that there is very little chance of survival. By 2009, over 1 million Malawian children were without parents due to AIDS, and virtually no resources exist to care for them. Before pop icon Madonna drew attention to the country with the controversial adoption of a baby boy, the crisis in this faraway place had gone unnoticed by the wider world.

But it did not go unnoticed in Lester's eyes. With her talent for teaching, Lester has moved to the forefront of the fight to stop the suffering in her village. In her classroom, she works to raise awareness of how the disease is contracted. One million or more people are living with HIV/AIDS in Malawi, and more than 47 percent of all new HIV infections occur in people aged fifteen to twenty-four; for every young man infected, *six* girls are infected. Helping young women prevail over the disease has proved difficult,

however, because their poverty and low social standing mean they lack the power to make the choices and decisions that would protect them.

In this region, even today, the disease is often referred to only as "A," and, despite evidence to the contrary, many still believe that only the bad and immoral can contract it. Once infected, a woman may be referred to as "the AIDS woman," as though it were a curse word; there is fear that even living under the same roof with her can spread the disease, so she may become an outcast of even her own family. An abundance of fear and shortage of information mean HIV-positive people are stigmatized, even when no symptoms of illness are present. Although these social mores are the most obvious challenges that Lester and other teachers find themselves up against in dealing with the AIDS issue, the problem has several layers.

In Malawi's society of subsistence agriculture, illness and death from AIDS have left families without their traditional source of farm labor, and in some cases, caring for sick family members has cut further into the time required to work the fields, causing even greater food scarcity.

To combat the disease, CARE and other organizations have initiated education programs through village committees. Women with HIV act as peer educators for others, bringing discussions of the disease into the open. In addition, educated girls, some of whom are AIDS orphans, are trained to provide support for those who have lost family members and must now learn to be self-sufficient. Although access to medical treatment is limited in the rural areas of Malawi, many more people are being tested and treated than ever before. Because tribal healers still play an important role in many communities, traditional rituals, including song and dance, are used to educate women about HIV/AIDS and other sexually transmitted diseases.

Today, by necessity, Malawi's literacy classes have become a setting for HIV/AIDS education in addition to reading and math.

Of course, the goal of raising awareness is to reduce infection and death rates, but this awareness also pushes ever-so-slowly against gender discrimination by opening discussions about risky traditional rituals that have been practiced for generations. Although effecting change is slow, Lester doggedly continues educating her students—teaching them to read and count while opening their eyes to potential risks and strategies to avoid them. Through it all, Lester remains confident that she's making a difference for the next generation of Malawi women. And she knows that her classes help young women escape from the discrimination that has locked them into the cycle of poverty.

Moving Forward

The grassroots movement to spread basic literacy, the ongoing crusade to prevent the spread of HIV, and the emergence of women like Lester as community leaders all signify hope in this southeast African country. That's why, day after day, Chiwe women dressed in colorful, hand-crafted skirts and head wraps gather in the church sanctuary to learn how to improve their lives and those of their families. And day after day, Lester is there to show them the way, teaching them the power of education to overcome discrimination and move forward in their lives.



ADDRESSING DISCRIMINATION THROUGH CORPORATE LEADERSHIP

Unlike Lester, Chris Shea enjoyed a very comfortable childhood. The youngest of four children, she grew up in a middle-class neighborhood in suburban St. Louis, Missouri. When she was twelve, her father's job took the family to Toronto, and Chris found herself in a new country, with new classmates at a new school. Although she spoke the same language, Chris's strong

Midwestern accent set her apart from her fellow students, who ridiculed the way she spoke. Despite eventually forming lasting friendships, Chris never forgot her embarrassment at not fitting in. From that experience she developed a true empathy for those with differences and, today, as she sits at the helm of the General Mills Foundation, she is able to help those who are discriminated against because they are considered outsiders.

Raised with strong values by parents who put a premium on being educated and giving back to the community, Chris was infused with the responsibility to always do her best. Thus, in her thirty-two-year career with General Mills, Chris evolved from a marketing intern to the first woman president of an operating division, and she now serves as a senior vice president of the company and president of the General Mills Foundation.

Creating Products That Make a Difference

From her first day as a college intern, Chris fell in love with brand management. She learned how important it is that the company's brands deliver every day and in every way. While holding true to General Mills' heritage, products like Cheerios, Green Giant, and Betty Crocker had to continuously improve to meet consumers' evolving tastes and preferences. Chris learned that brand management is not so much about selling as it is about creating products that really make a difference, truly meet people's needs, and help make their lives healthier, easier, and richer.

Chris harbors especially fond memories of her experiences in the Betty Crocker division, where she started fresh from Dartmouth Business School. Working as part of the small Betty Crocker Frosting team, she was involved in everything from packaging changes to developing recipe ideas and reading consumers' letters. She especially loved the letters because she enjoyed learning how the product made a difference in customers' lives, whether it was descriptions of birthday cakes that delighted three-year-olds

or holiday cupcakes that caused excitement in a second-grade classroom. Rather than just sell products, Chris learned how her products fit into customers' lives. She discovered that helping them solve problems was the key to building customer loyalty.

But more than almost anything else, Chris loved being part of a team. She was educated in marketing, and her time in the Betty Crocker division gave her the opportunity to join forces with others who had backgrounds as varied as food science and market research. Working across the marketing spectrum from media planning to product placement to consumer surveys, she quickly learned that a simple tub of frosting had the potential to affect people's lives and become a part of treasured family traditions. While leading the Betty Crocker division, Chris had the opportunity to celebrate Betty's seventy-fifth anniversary by updating her image. Through a nationwide search, seventy-five women were identified who embodied the "Spirit of Betty Crocker," and their images were morphed to create Betty's new image. This initiative—celebrating real women—helped increase the connection between consumers and the brand icon.

Managing Dual Roles

As she traveled along the management path at General Mills, Chris stepped onto another path as well—that of being a mother. The up-and-coming executive didn't miss a beat with the birth of her first son, continuing to give all she had both on and off the job. But her second son developed growth problems shortly after birth, causing Chris to struggle between balancing her work and home responsibilities. She loved her children and she loved her job at General Mills, but she came to realize that she wasn't Superwoman, and nothing was more important than her children. So after serious discussions with her boss, she decided to step off the corporate path to focus on her family, returning eighteen months later when her son's health improved. That decision turned out to be the right one for both her family and her career. She moved

to the top of the career ladder, and her son went on to become a champion snowboarder.

After raising her four children and enjoying twenty-five years in various marketing and management roles with General Mills, Chris decided to expand her reach. Because she knew what it felt like to be an outsider, she wanted to support others considered to be outsiders—those who hadn't had the opportunities served up to many of us. Chris knew that General Mills was extremely generous in supporting the community, and she believed she could guide and build that commitment to have even greater impact.

Focusing on the Positive

When Chris first joined the company in 1977, Minneapolis—St. Paul was a homogenous community. But as the region evolved, the population began to show the beauty of diversity; today, the metropolitan area has both the largest Somali community and largest Hmong community in the country. And, as Chris discovered, this population is not just racially diverse; it is culturally diverse as well. In fact, among the parents of Minneapolis schoolchildren, more than eighty languages and dialects are represented. Feeling a real affinity for these children and their parents, Chris led the charge to create a program that would celebrate the diversity of the company and the region rather than struggle to "overcome" it. As she began to build the program, she realized that such an initiative was much like the brand management she'd been practicing since day one at General Mills. The key is to help people focus on the positive.

Today, as senior vice president for external relations and president of General Mills Community Action and the General Mills Foundation, Chris continues to follow that recipe. She helps people see the positive, as she spearheads the company's interaction with policymakers, industry associations, and other external organizations. But her work to support "outsiders" remains her true passion. In 2008, General Mills' corporate philanthropy exceeded

\$87 million, and Chris was able to direct these funds to serve the greatest good through strategic cash contributions, food donations, and employee volunteerism.

Volunteers hold a special place in Chris's heart because she realizes that it is individuals, working one at a time, who make the real difference in today's world. General Mills looks favorably on volunteerism. All employees are encouraged to volunteer, and about 80 percent do so. With a mission statement of "Nourishing Lives, Nourishing Communities and Nourishing the Future," employees from the CEO on down give generously of their time and talents, while the company itself contributes 5 percent of pretax profits back to the community. With across-the-board involvement like this, it's not surprising that General Mills ranked fourth on *BusinessWeek*'s annual list of the "Most Generous Corporate Donors" in the country.

Celebrating Communities of Color

Over the past few years, Chris has led three programs that helped General Mills receive that *BusinessWeek* distinction—three programs through which the General Mills family gives back.

"Celebrating Communities of Color" is an annual grant program that Chris launched through the General Mills Foundation in 2004. As their headquarters community of Minneapolis—St. Paul became more diverse, the foundation recognized the need to support people of color in the areas of social services, arts, education, and nutrition. Each year the program awards fifty grants of \$10,000 each to regional nonprofit organizations focused on helping the area's growing diverse population.

Minneapolis-based Girls in Action is one grant recipient. This program encourages the academic performance and school attendance of girls in grades 9–12, while decreasing violent and disruptive behavior. With a focus on personal power, leadership development, community service, and career building, young women in the program learn new ways of looking at the world.

And beyond high school, as they head off to college, the support continues. Because these young women are generally the first in their families to attend college, they often struggle with adjusting to college life. Girls in Action helps them stay on track academically and supports their efforts to get internships in their chosen fields. And when these students come home on breaks, the program asks them to return to their high schools to provide current Girls in Action with tips on getting into college and doing well academically.

Although General Mills' funding of Girls in Action and other area initiatives is critically important, they have an equally powerful approach to engaging their employees in the programs. In addition to donating funds, the foundation puts out a call to employees to be a part of a "site visit." The first one hundred employees who sign up pay a visit to an organization for a three-hour block of time. The goal for these site visits is for each employee to evaluate the organization and learn about volunteer opportunities. Many employees end up volunteering based on these site visits. As a result, teams of volunteers are making a real difference across the community—repainting an entire YMCA or delivering Meals-on-Wheels or rebuilding a playground. It's a great solution: the company provides the cash for the project, and the employees provide the elbow grease.

Delivering Spoonfuls of Stories

A very different but equally important General Mills program is Spoonfuls of Stories, a cause-marketing effort focused on reading. Illiteracy costs the United States more than \$225 billion a year in lost productivity and is tied to some of society's major problems: unemployment, crime, and poverty. Although it may be hard to believe, 40 percent of American adults have trouble reading and writing even simple things. They can't fill out a job application, read traffic signs, complete election ballots, or follow the directions on a

medicine bottle. They can't understand a bus schedule, newspaper article, or product label. And they can't read to their children.

Although Chris doesn't claim to be an expert on the subject, she believes that the way to solve this problem is to ensure that children learn to read in their early school days. Once children come of age without fundamental literacy skills, it is almost impossible for them to catch up. They slip through the system, embarrassed to admit their lack of competency, and then often go on to raise children who are also illiterate. Later in life, they might not have access to adult education programs or might not have the time to attend these programs, as they are often challenged just to make it through the day and earn a decent living.

Chris has seen how illiteracy drives discrimination. When individuals can't read or write, they are automatically eliminated from the best jobs and relegated to the few positions that do not require literacy. Without these basic skills, they can also be taken advantage of by unscrupulous employers, and they aren't in a position to fight back by negotiating or exploring other job opportunities. The flip side of this is true as well. Victims of discrimination, whether due to gender or race or religion, may be denied the opportunity to learn to read and write. This keeps them below the rest of the population economically and socially. The two often go hand in hand.

General Mills decided to tackle this problem. For generations, children at breakfast tables have read the back of cereal boxes. In fact, a cereal box is one of the most-read items in any home, read on average 2.6 times. Thinking outside the box, the people at Cheerios decided to put millions of books *inside* the box. Over the past seven years, General Mills has provided thirty-five million free books inside Cheerios cereal boxes, with stories that are fun for parents and children to read together. They believe that just as Cheerios cereal helps fuel kids to start the day, reading gives them the power to succeed in life. Every year the Cheerios team works with literacy experts to review as many as eighty children's

books, choosing five that they believe have broad appeal. They then offer those five books in both English and Spanish, with the goal of helping families enjoy reading together, thereby reinforcing the magic of books.

Although having books at home is a critical element of learning the basics of reading, about 60 percent of low-income families do not have *any* age-appropriate books for their children. So beyond providing books in cereal boxes, Cheerios partners with the award-winning nonprofit First Book to give a year's worth of books to every child in their program. During the past seven years, Cheerios has donated almost \$3 million to help First Book get new books to kids in low-income families.

Chris was especially touched by First Book feedback she received following Hurricane Katrina. Letters from New Orleans—area children described how reading their very own books allowed them to escape some of the hardship and struggle they faced. Teachers and principals painted a bleak picture of the toil it took to get classrooms up and running in trailers with no supplies. Their one beacon of light was First Book boxes filled with books that generated excitement and brought joy back into the faces of their students.

Eliminating Hunger Through Technical Philanthropy

Half a world away from New Orleans, the General Mills Foundation tackles a very different challenge: saving lives through the African Women & Children's Hunger Project. In Lester's country of Malawi, women farmers produce 80 percent of the food, do 90 percent of the food processing, and 80 percent of the work to transport and store the food. Yet they own only 1 percent of the land. Generally undernourished, illiterate, and lacking a voice in the decisions affecting their lives, these women reflect generations of discrimination. General Mills' goal is to train and invest in the women of this region, helping them to attain self-reliance, because

they have proven over and over again that their achievements benefit not only themselves but their families and villages as well.

General Mills decided to focus on Malawi because of the country's stark statistics: with a population of 12.6 million, fully 45 percent of the children have stunted growth from lack of food. Because they have little presence in the country, General Mills partnered with CARE to tap into its well-established relationships with communities, local organizations, and governments. Confident they could make an immediate impact on this nutritional problem, General Mills didn't want to waste time and dollars starting from scratch, so they relied on CARE's decades of experience in the region to jump-start the effort by introducing General Mills to the problems faced by millions. Once they understood the problems, General Mills was able to provide the funding and R&D know-how to address them.

As a food company, General Mills is uniquely qualified to develop new approaches to resolving hunger and improving nutrition. The goal of this Malawi project is to help local women grow higher yields of more nutritious food. By leveraging the expertise of their scientists, agronomists, nutritionists, and engineers, General Mills provides funding and know-how for improved techniques for farming, food processing, and food storage—an approach referred to as "technical philanthropy." CARE staff then work with women to create solutions—improving irrigation and soil quality, for example—to make farming more marketable, profitable, and sustainable. As women see the fruits of their labor, they gain a deeper sense of self-respect and higher standing in their communities.

Creating New Pathways

The women of Malawi work from sunup to sundown to provide for their families. Yet they still rely on simple hand tools, so their labor is physically exhausting as well as time consuming. On a recent visit, Chris saw firsthand how eager women were for the technical assistance that General Mills could provide. Every woman they encountered was excited to learn faster, less labor-intensive ways to grind maize and sift flour. And as a group, they anxiously shared an age-old problem that they hoped General Mills could help them solve. For generations, women and children across rural Malawi have been sitting with hard stalks of dried maize, painstakingly "popping" off rows of kernels with their thumbs. The women raised this issue, hoping that a system might be developed to facilitate the process. Spurred on by the women's need for a solution, the General Mills team began to develop a technology to simplify and speed up this process. The end result of this technical philanthropy will be a method that will save hours of time and allow women to invest that time in other food- or revenue-producing efforts.

Another critical project provides a more efficient way to use wood as fuel for cooking. Even today, millions of Malawian women walk for miles to collect wood, or they are forced to spend their meager income to purchase it. The huge demand for wood has led to alarming deforestation across the country. As a result, it became imperative to provide cooking methods that conserve wood, thereby saving labor and reducing forest depletion. To address this need, General Mills is providing "rocket stoves" that operate on about half as much wood and produce significantly less smoke than the inefficient, traditional method of cooking over an open fire. These stoves are already beginning to reduce the over-harvesting of trees, improve air quality, and revolutionize the lives of women who had previously spent hours a day in search of wood.

Other General Mills projects focus on areas like plant breeding, pest management, grain storage, and food safety—all designed to expand the amount of food available within each village. And one innovative pilot project is teaching Malawian women how to process and package local ingredients like soy and groundnuts into marketable products such as snacks and peanut butter. Projects like

these go a long way toward creating self-sufficiency and forging new pathways out of poverty.

Improving Livestock Production

In recent years, Chris has visited a variety of CARE projects, each one in an isolated village with rudimentary living conditions and meager resources. On her last trip, she met with a group of women who supported each other by investing in a village savings and loan group (VSL). Here she witnessed firsthand how the resources and training provided by funding from the General Mills Foundation were transformed into key elements of daily life, through a program called Improving Livestock Production for Income and Nutrition Enhancement (I-LINE).

I-LINE takes a comprehensive approach to quickly improving the income and nutritional security of the most vulnerable households in the region. Within the first six months, I-LINE had trained 155 women from the VSL in semi-industrial poultry farming. During that time, the women used local materials to construct six poultry houses that were specially designed to control pests and disease. They then bought one-day-old chicks at 79 cents each, raised them on local feed for six weeks, and sold them as broiler chickens for \$6.40 each, generating a profit of over \$6,375.

Not surprisingly, as word of their success got around, other communities and organizations in the area became interested in replicating their success. At last word, seven hundred members of other VSL groups were building structures like this in the hopes of following in the footsteps of the original group.

Another aspect of the I-LINE project that Chris saw taught twenty-one farmers, primarily women, the best practices for fish handling, feeding, harvesting, and processing. After the training, they used simple handmade tools like hoes and buckets to dig fourteen fish ponds. They then stocked the ponds with fish fingerlings of highly nutritious tilapia and within six months harvested their first

cycle of fish. Not surprisingly, this group also attracted attention, and hundreds of other women are adopting and replicating their process.

Reaching the Tipping Point

Chris feels that we are near the tipping point to making a real difference in countries like Malawi. And here she's referring not only to food production but beyond that to the very real issue of discrimination. When men witness women creating profitable businesses like poultry farms, they begin to see those women in a different light. When women work side by side with men digging fish ponds that will become their future, both sides develop a respect for the other. And as discrimination declines, violence against women does as well.

Just as Lester is willing to do whatever it takes to help the women of her village progress, the women raising chicken and fish understand that they can make a lifelong difference for their families and communities as well. Although Chris and Lester are worlds apart, their lives will forever be linked through Malawi. Lester is working in her community to help women create a better life for themselves and their families, while Chris works in her sphere to support the efforts of women she has come to know and respect.

From Minnesota to Malawi, the General Mills Foundation is making a difference. They're making a difference to that one inner-city girl who might have gone astray but instead went to college. They're making a difference to that one New Orleans first-grader who received her very own books after months of emptiness. They're making a difference to that one chicken farmer in Malawi who can now feed her children three healthy meals a day. And that is what makes Chris so proud—knowing that, every day, General Mills and thousands of their employees provide the funding, time, and talent to make a difference.

"Nourishing Lives, Nourishing Communities and Nourishing the Future." Indeed.



LEARNING TO CAPITALIZE ON THE DIFFERENCES

Mercedes LaPorta, owner and president of Mercedes Electric Supply Company, supports CARE's commitment to provide basic education for marginalized women and girls around the world. Because she knows that knowledge is one of the keys to overcoming disease, hunger, and poverty, Mercedes applauds CARE's efforts to link education with health, nutrition, and the ability to make a living. She is especially inspired by women like Lester who dedicate their time to helping other women in their communities overcome discrimination through education.

For many women, discrimination is a fact of life. The only variables seem to be the degree of the offense and how one chooses to respond. By gaining an education and then helping to educate the women of her village, Lester has presented a magnificent response to discrimination. Mercedes LaPorta presents another.

Far from the sun-parched soil of southeast Africa, Mercedes provides a living model of resiliency in the face of discrimination. Throughout her life, Mercedes has overcome a constant stream of negative comments and attitudes, turning them into the building blocks of her character and success.

Escaping to a Different World

Mercedes cannot remember life without discrimination. She was born in Havana in 1954, and her early childhood was a time of insecurity and upheaval. When she was only seven, Mercedes and her brother fled Cuba with only the clothes on their backs to live

with relatives in Chicago. As she walked onto the departing plane, the little girl watched the faces of her parents fade, along with her hope of ever seeing them again. Then seven months after she arrived in Chicago, her parents were able to join her, and it seemed that maybe things would be all right. But rather than returning to normalcy, Mercedes and her family had stepped into a world of hardship.

Her father, a prosperous lawyer and business owner in Havana, was relegated to working the late-night shift at a Chicago baking plant, removing cookies from racks as they came out of the massive, hot ovens. Rather than living in a community of fellow Cubans, Mercedes found herself far removed from the culture and language that gave her comfort. At school, she was teased incessantly by the other students, who called her names she often didn't even understand. Even into high school, she found herself ostracized for her nationality, weight, and natural shyness. Although she tried to hide it, Mercedes felt the sting of this ridicule deeply.

In spite of her daily struggles, Mercedes' early experiences taught her a valuable lesson: she could overcome discrimination. Her parents, faced with similar challenges, discouraged Mercedes from taking people's comments to heart. Such perceptions and treatment, they taught her, come from ignorance. They modeled their words in the home, refusing to shed their Cuban heritage in spite of the negative treatment it attracted. As a result, Mercedes continued to speak Spanish at home, maintaining her identity rather than discarding it. She also learned to take pride in hard, honest work and never to bypass an opportunity, no matter how difficult the situation. Little did Mercedes know that these lessons planted in her early childhood would blossom in the face of future hardship.

Reaching for the American Dream

After graduating from high school, her family's financial situation prevented Mercedes from going on to college. But rather than resent the situation, she took it as her opportunity to step into the American Dream. After landing a job in a Chicago-area grocery chain, Mercedes' identity as a Cuban and a woman set her apart from most of her coworkers. In a company of three hundred employees, she put her work ethic into overdrive, and it wasn't long before she became the first woman in a management position. As she overcame the daily trials of discrimination, both on the job and off, Mercedes forged ahead.

Mercedes' Spanish fluency, combined with her management experience, earned her a unique position writing Spanish layouts for grocery stores. Then during a strike by Mexican workers, the company's vice president asked her to sit in on negotiations to keep him updated. At only twenty-one years of age, the Cuban American woman worked to keep the lines of communication open in a way that led to a fair and agreeable resolution. This experience showed Mercedes that the source of her cultural discrimination—her Cuban identity—uniquely positioned her to overcome challenges that others could not. She now knew that the way to beat discrimination was to capitalize on it.

As she moved through life, the demon of discrimination continued to rear its ugly head, but Mercedes had learned to take it in stride, always looking for a way to benefit. After marrying in 1975, Mercedes and her husband decided to escape the icy Chicago weather and settle in a climate more like that of their Cuban childhood; they made Miami their home.

Shortly after relocating, Mercedes launched Mercedes Electric Supply Company, at first selling a single line of Sylvania bulbs, or lamps as they are called in the industry. Starting her own business provided Mercedes with a wealth of challenges, but she knew that she held the key to success in her own hands. With no education beyond high school to call on, she taught herself the basics of business ownership and electrical work by reading books late into the night.

Like Lester, Mercedes knew that education was the key to overcoming discrimination and creating a good life. Just as the Malawian women's improved literacy and math skills increased their capability and helped them in the marketplace, so Mercedes' self-taught expertise added to her power, preparing her to grow her business. But despite her ever-expanding knowledge, Mercedes found herself facing another form of discrimination as a woman business owner. Because she was an outsider in the male-dominated world of electrical construction, when Mercedes attempted to make sales calls she couldn't get past the gatekeepers to the decision makers. Yet when her husband, a minority owner of the business, made the same calls, he was able to get right to the individuals in charge.

Although this slap in the face hurt her pride, Mercedes refused to let it get in the way of building her company. Instead, she calculated ways to work the prejudicial system, relying on men to make initial contacts with new prospects. In the face of discrimination, Mercedes practiced resiliency, confident that she would win out in the end. Just as she doggedly continued past the taunts of her classmates, ultimately capitalizing on her Cuban American background in the corporate world, she quietly worked around industry barriers, ultimately capitalizing on her status by obtaining certification as a woman-owned business.

Ultimately, her reputation in the industry won out, and Mercedes Electric Supply grew from a staff of two in 1979 to her current company of forty-five. With over thirty thousand square feet of office and inventory space and annual sales well over \$25 million, Mercedes has served as a vendor for a variety of Fortune 500 companies, garnering a host of recognitions and awards, many based on the fact that she is a woman business owner. In the end, Mercedes has risen above discrimination, turning it from a burden to an asset.

Overcoming Discrimination Through Understanding

Over the years, Mercedes has learned that discrimination often takes root when individuals try to hide their ignorance by belittling something they do not understand. So children seldom exposed to different cultural or ethnic backgrounds can be taught to hate those who are different; as a result, they will make fun of unfamiliar language and traditions. And men who are used to thinking of women only as wives and mothers often have difficulty treating women as equals in the business world. Like Lester, Mercedes knows that a surefire way to overcome discrimination is through education. So she makes it a point to hire people who know more about their field than she does and to learn from them.

Mercedes is careful to recognize where her own biases might lead to discrimination and takes pre-emptive action. Once a month, she spends a day working side by side with her employees on the warehouse floor, sending the message that every level of work in her company is valued. And she is not afraid of hiring young blood into leadership roles. Rather than feel insecure that younger employees may be more competent in certain areas, she values the fresh insight and new ideas that they bring. In fact, one young employee launched her company's green initiative years before *green* became a business buzzword, thereby providing Mercedes with a head start.

Capitalizing on her lifelong experiences with discrimination, from her childhood in Chicago to her introduction to the grocery industry to her ownership of an electrical supply business, Mercedes has succeeded by continually breaking down negative perceptions. Looking back on that scared seven-year-old who stepped on the plane to a new world, it is hard to imagine that Mercedes LaPorta would ever achieve such success. But by capitalizing on what made her feel different, she has built not only a very successful business but a successful life as well.

Part of what drives Mercedes' success is her interest in helping others. Prior to interviewing her for this book, I asked her to read the story I had written about Lester. Although Mercedes has not had an easy road herself, she was in awe over what Lester has been accomplishing with so little, and her first thoughts were, "How can I be a part of what she is doing? How can I provide these

women with the materials they need to learn? How can I help Lester to reach even more women?" I took those very questions to CARE, and they provided Mercedes with a way to become a part of educational programs such as Lester's. How inspiring that a woman who stepped into her new country without even knowing the language should be able to help women half a world away read and write in their own.



OVERCOMING BIAS IN THE LEGAL PROFESSION

In 2005, Catharine Arrowood, Partner at Parker, Poe, Adams & Bernstein LLP, had the opportunity to meet Doras Chirwa, CARE's HIV/AIDS program specialist in Zambia. Doras' family had been devastated by AIDS—she had lost a sister and two brothers to the disease—and she described the social taint that HIV/AIDS had brought to their children. Catharine was especially surprised to learn that, in Zambia, when a father dies, his family can take control of all assets, leaving the widow and children to fend for themselves. Catharine praises those involved in CARE who, despite—or perhaps because of—their personal tragedies, dedicate their lives to helping those who have undergone a similar fate while addressing the resolution for future generations.

Like Lester and Mercedes, Catharine Arrowood uses her persistence, intelligence, and energy to move forward despite obstacles in her path. While crediting her family for the characteristics that have made her so successful, Catharine also remembers a pivotal experience that shaped her world. As a young child, she met her hero: the woman who inspired her to become a lawyer. Her father, an attorney, took her to court to see Judge Susie Sharp, a state trial judge in Raleigh, North Carolina, who later would become the first woman in the country to serve as a state Supreme Court chief

justice. Catharine still remembers the eye-opening experience of watching Judge Sharp run the courtroom with authority, and it was then that she began to see law as a possibility for her own career.

Just as the women of Lester's village were inspired by her example of educational leadership, so Catharine latched on to the tangible example of a real woman making strides toward equality in a male-dominated profession. Seeing a woman run a trial court and later preside over the highest court in the state sent a clear message that women could overcome obstacles and become anything that they set their minds to.

Overcoming Recurring Discrimination

When Catharine entered law school in the mid-1970s, she discovered she had a lot of distance to cover before reaching her dream. One of only 12 women in a class of about 120 students at prestigious Wake Forest Law School in Winston-Salem, North Carolina, Catharine experienced subtle but ongoing discrimination from male students, as well as faculty. Witnessing her female friends as targets of vicious phone calls and alienation during group projects toughened Catharine's skin, and she pushed hard day after day to earn her law degree.

But she was wrong in thinking that the discrimination would end at graduation. It only got worse. Although she ranked second in her class, Catharine struggled to find a job. It was only then that she realized that the hard work she had invested to graduate at the top of her class meant nothing to employers locked into a warped set of ideologies. Because her father was a lawyer, she interviewed with many lawyers who were family friends but found that even those connections could do little to help a woman get started in a "man's job."

From her current pinnacle of success, Catharine can look back and smile about the mountain of skepticism she faced. One firm dismissed her saying, "We don't hire girls." A family friend tried to soften his words: "No jury is going to believe a girl." Even a female judge who admitted that Catharine's credentials set her ahead of everyone else applying for the job, told the hopeful applicant that she preferred to hire husky male law clerks for safety during her late workdays. And one firm dealt a low blow by offering her a position as a secretary where she would "learn a great deal from typing up proceedings."

After months of searching, Catharine faced a tough choice. She could continue what seemed like a hopeless quest for a job, or she could return home to work in her father's practice. Although no one would fault her for choosing the latter, that decision would cement her position as her father's "girl," never able to soar on her own. So she persevered and, while much less qualified males easily found roles in prestigious firms, Catharine finally was able to gain an entry-level position in the North Carolina state attorney general's office.

Then in 1977, taking the experience she had earned, Catharine finally landed a position in a law firm founded by U.S. Senator Terry Sanford. Here she encountered a group of like-minded professionals dedicated to the ideals of diversity. Although finding her place did not prevent either overt or subtle discrimination, members of Catharine's firm now backed her up whenever she faced such prejudice. Partners and associates alike refused to allow Catharine's status as a woman to prevent her from playing a major role in the firm, and she was ultimately named the first female partner and the first woman to chair its management committee.

Creating a High Profile

During the early 1980s, Catharine was part of a highly publicized case that received attention in the *Wall Street Journal*. This case pushed her name into the spotlight, where it was noticed by the CEO of a major New York company. At that time such corporations were not committed to diversity and often shied away from

engaging women as attorneys, particularly for litigation. However, the CEO focused on Catharine's abilities rather than her gender and engaged her to handle a complex corporate matter. Later, this part of the company was headed by a woman who pushed numerous opportunities toward the young attorney, giving her responsibility and interesting work. As a result, Catharine was able to gain a wealth of experience and began to take on more high-level cases that took her across the country and, later, around the world. Catharine worked hard to capitalize on every one of these experiences, and others began to recognize her abilities as an attorney rather than a "woman attorney."

About this time, Catharine decided to start a family. This was before the days of maternity leave, and several of her female peers had taken time off to start families, returning only to find that their jobs had disappeared. After working so hard to earn her place in the profession, Catharine did not want to risk it. Instead, she worked through her entire pregnancy without missing a single day of work; in fact, she worked right up until she left for the hospital and, even then, called a client from her room shortly after giving birth. Two weeks after delivering her daughter, she was back in the Circuit Court of Appeals delivering an oral argument.

Although you'd assume that Catharine's success and sacrifice would finally immunize her against discrimination, that was not the case. The issues she faced in law school and during her job search popped up repeatedly in meetings and courtrooms, requiring her to prove herself over and over again. There was the time she had prepared a case for court—gathering witnesses, outlining the case, planning the presentation—only to be notified by males at another firm working on the case that she would not be expected to participate in the trial. Catharine was shocked. She was to be kept from the courtroom while her work was presented by men. Rather than quietly accepting their decision, she put her foot down. She told them if she was considered incompetent to handle the courtroom, she was incompetent to be a part of the case at all.

Suspecting that this was not the client's decision, she suggested that the other firm prepare and try the case without her. Two hours later, she received a call from her client, begging her to come back. Catharine's demands were simple: let her do her job. She did, and with the hard work of the entire team, the client's needs were met.

At other times, the lines between discrimination and misunderstanding have blurred. One Japanese client had no negative comments about Catharine's role in their case, which surprised her because of her experience with that company's traditional view of female roles. Their silence finally made sense when Catharine discovered that they thought she was a secretary rather than a lawyer. Even after thirty years in the profession, with the status of full partner and several nationally recognized courtroom wins, Catharine continues to experience bias from time to time in the form of a male attorney's patronizing tone of voice or the assumption that she lacks the capability to take on tough issues. Even after decades of experience, that flicker of prejudice flares up when she least expects it.

Helping Others Sidestep Discrimination

Although she feels that her life and career have been bolstered by lessons learned in overcoming discrimination, Catharine goes out of her way to help other female attorneys sidestep the issues she had to face. Several years ago, a young woman lawyer, who had always wanted to be a prosecutor, was offered a position with a district attorney's office. The woman gave notice and was preparing to make the move when she received a call from the DA notifying her that he'd changed his mind and abruptly filled the position with a male candidate instead. She considered suing the DA and sought Catharine's advice. Catharine suggested she investigate a position at the public defender's office rather than sue, as she could line herself up for a future prosecutorial job by successfully defending cases. She followed Catharine's advice, made the call, and accepted the position. Since then, the young lawyer

has obtained acquittal after acquittal, even successfully defending clients who faced the death penalty. Her incredible trial skills in the defense of the indigent have saved more than one innocent person, and it all goes back to the advice that Catharine shared with her years ago.

Lester shows us how the activities of one woman can break the trend of discrimination. Catharine believes the same is true and points out the responsibility we all have to inspire future generations of young women. As the once-small girl gazing in awe at the female judge, Catharine knows the power that even one strong role model can provide. It takes only one, she would say, to inspire others to follow and, ultimately, to shatter the barrier. Only one to prove to women everywhere that what seems impossible is not.



ADDRESSING DISCRIMINATION IN YOUR OWN LIFE

Lester, Chris, Mercedes, and Catharine have used their inner resources to conquer discrimination in some form. Beyond reading about their achievements, they hope that you will look into areas of your life where bias exists and work to eliminate it. These biases could be discrimination that you are currently facing or situations where you inadvertently hold a prejudice against others based on their situation or background.

Although it may be easy to pinpoint discrimination related to gender or race, it's important to remember that other types of discrimination exist as well. Without even realizing it, we may discriminate against individuals with unusual accents, less education, or physical handicaps. One of the brightest women I know was raised in the Southeastern United States and speaks with a lilting Southern accent. Although her speech is clear and easily understood, those from the Northeast frequently discount her based

on it. Their stereotypical view of a Southerner is someone who's slow or dull, and this prejudice is every bit as disempowering as gender or racial bias.

Regardless of where they were raised, some of the most amazing women I've met never graduated from college. In my conversations with many of them, I hear a pang of regret and the frequently used phrase, "second-class citizen." Although many have overcome the economic aspects of not earning a degree, they often feel like outsiders when the topic turns to colleges and degrees. Although they don't expect the benefits of those who have earned a degree, they do bemoan the fact that they are often treated with a lack of respect because they were not in a position to attend college. You need look no further than Mercedes LaPorta to ask yourself, "Does the lack of formal academic credentials make a woman less important in the world?"

RESPONDING TO THE PROBLEM

The unifying theme shared by each of the women in this chapter is that education has the power to overcome discrimination and allow individuals to achieve their full potential. Understanding the value of her own education, Lester willingly dedicates her time and energy to bringing literacy to other women of her community. Chris understands that programs like Spoonfuls of Stories can help millions of children move along the path to reading. Mercedes learned that in place of a formal college education, she could spend evenings educating herself to throw off the mantle of discrimination and build a multimillion-dollar business. And Catharine learned that although potential employers might not initially take her education seriously, if she continued to rely on both her grit and her wit, she would surpass most of those in her field.

After hearing how these women are working to overcome discrimination, you now have the opportunity to consider how discrimination

has affected your life. This is your chance to think about the ways you've responded to it and the results of your action or inaction, as well as what you can do to eliminate discrimination in all forms.

Reflecting on Discrimination

- · Can you describe a situation in which you experienced discrimination? What did you learn from that experience?
- Compared with most women you know, would you say you've experienced more or less discrimination, and why do you think that is so?
- Describe a situation in which you witnessed bias against others in any form but ignored it. What was lost by your inaction?
- If you had it to do over, would you honestly do anything different? If so, what?
- · Describe one woman you know who has overcome severe discrimination and what you have learned from her.

Addressing Discrimination

- In what ways do you think women allow discrimination to continue, and why do you think we do this?
- What is your first step in correcting this?
- Of your encounters with past discrimination, what single action on your part brought the greatest results?
- · Of all you've learned about discrimination over the years, what have you shared with others, especially the younger generation? What was the result of sharing that knowledge?
- What can you do to move toward truly eliminating discrimination in the next generation?

A Final Note from the Author: <u>Leaving a Legacy</u>



Following the footsteps of the women in this book is a daunting challenge, but doing so will make a real difference in the world, both for women we know and countless women we will never even meet.

I hope to leave a lasting legacy, and I imagine you do as well. One way we can do that is by committing that our daughters—and their daughters—will have limitless opportunities. But let's not define our daughters merely as the girls we raise. Rather, let the term *our daughters* apply to the tens of millions of girls across the globe who, with the benefit of your support, can and will change the face of the earth.

Learning More About These Women and Organizations



If you'd like to know more about individuals and organizations you have read about, here are the Web sites of the women, groups, and events you've been introduced to in this book.

Part One: Developing Self-Sufficiency

- CARE (www.care.org)
- Donna Orender, The Women's National Basketball Association (www.WNBA.org)
- Dawn Staley (www.dawnstaley5.com)
- Cappie Pondexter (www.cappiepondexter.com)
- Tana Greene, StrataForce (www.strataforce.com)
- Zhena Muzyka, Zhena's Gypsy Tea (www.GypsyTea.com)

Part Two: Capitalizing on Opportunity

- Vicki Gordon, InterContinental Hotels Group (www.ihg.com)
- Rebecca Boenigk, NeutralPosture (www.igoergo.com)
- Women's Business Enterprise National Council (www.WBENC.org)
- Leah Brown, Aten Solutions, Inc. (www.atensolutions.com)

- Make Mine a Million \$ Business Program (www.MakeMineaMillion.org)
- National Association of Women Business Owners (www.NAWBO.org)
- Julie Hall, The Estate Lady (www.theestatelady.com)

Part Three: Building Community

- Barbara Kasoff and Terry Neese, Women Impacting Public Policy (www.WIPP.org)
- Molly Barker, Girls on the Run (www.GirlsontheRun.org)
- Sport for Social Change Initiative (www.care.org/careswork/whatwedo/initiatives/ sportforsocialchange.asp)
- Kenyan American Soccer Exchange (KASE) (www.care.org/careswork/whatwedo/initiatives/ KASE_onesheet.pdf)
- Nancy Weber, Meredith Publishing Corporation (www.meredithpublishing.com)
- The Family Circle Tennis Cup (www.familycirclecup.com)
- The MORE Marathon (www.more.com)
- Marsha Firestone, The Women Presidents'
 Organization (www.womenpresidentsorg.com)
- Monica Smiley, Enterprising Women (www.enterprisingwomen.com)
- Linda Harrill, Communities in Schools (www.cisnc.org)

Part Four: Protecting the Environment Through Action and Policy

- Michelle Vaeth, Procter & Gamble's Protecting Futures Program (www.protectingfutures.com)
- Nada Dugas, Pampers' Maternal and Neonatal Tetanus Program (www.pampers.com/en US/childrenscharities-around-the-world)
- Jill Marcus, Something Classic, Inc. (www.somethingclassic.com)
- Nancy Goshow, Goshow Architects (www.goshow.com)

Part Five: Addressing Discrimination

- Chris Shea, General Mills and The General Mills Foundation (www.genmills.com)
- Mercedes LaPorta, Mercedes Electric Supply, Inc. (www.mercedeselectric.com)
- Catharine Arrowood, Parker Poe Adams & Bernstein LLP (www.parkerpoe.com)

$\frac{Afterword}{}$



People often ask how my career path led me to CARE and why I made the decision to take on such a significant challenge. Not dissimilar to the stories of the inspiring women profiled in this book, the path was sometimes unpredictable, often challenging, and always filled with strong women and men who supported and cheered me on to greater things.

It was an "ah-hah" moment at a college graduation that set me on the path. The ironic thing is that it wasn't even my graduation. It was a speech given at my brother's commencement by D. A. Henderson. Dr. Henderson co-led the worldwide campaign to eradicate smallpox. I was simply awed by the audacity of the effort he described. He helped spearhead the effort that wiped smallpox—a disease estimated to have taken over 500 million lives since the time of the Pharaohs—from the face of the earth. I was in medical school at the time and had been toying with the notion of a career in public health. Then and there, I realized that I could use my career to effect social change—on a large scale.

For the next twenty-five years, that's what I sought to do, first at the Centers for Disease Control and Prevention and then at the Bill and Melinda Gates Foundation and now as the president and CEO of CARE, an organization working in almost seventy countries to end extreme poverty.

I never imagined when I was a student pursuing a career in medicine and public health that one day I would end up at the head of an agency focused on fighting global poverty. I accepted the call because I saw it as an extension of the work I had done my whole life. Poverty and poor health are closely linked. Poor health is both a cause of poverty and a consequence of poverty.

Whenever we help people protect themselves from disease or recover from illness, we are also fighting poverty. And whenever we fight poverty, whether through disaster relief or education or agricultural assistance, we are directly helping the cause of public health, because we are giving people the tools they need to flourish. I was drawn to CARE's incredible vision: a world of hope, tolerance, and social justice where poverty has been overcome and people live in dignity and security. We help people in some of the world's poorest communities tap into their own strengths—their knowledge, their will, their work.

CARE's work also inspired me because it has more recently put a specific focus on women as agents of change. In America, strong women have helped lead social change for centuries. Women like Harriet Tubman, Susan B. Anthony, Rosa Parks, Eleanor Roosevelt, and countless others challenged slavery, fought for the political rights of women, and challenged our nation to rethink and redefine our notion of justice and equality. Throughout history, women have helped chart our nation's course, and the same is true across the globe.

The poet Adrienne Rich once said, "If you are trying to transform a . . . society into one where people can live in dignity and hope, you begin with the empowering of the most powerless. You build from the ground up." Today it is women who are some of the poorest and most vulnerable people on the planet. You have read some of their stories in this book, and it is my hope that they move you to take action. But let's be clear—there is much work to be done. Here is our problem:

- More than half the people on this planet live on \$2 a
 day or less, and roughly one in six people live on \$1 a day
 or less.
- Of those living in extreme poverty, 60 percent are women and girls.

- Nearly two-thirds of children out of school are girls.
- One woman dies every minute of every day during pregnancy or childbirth.
- Women do two-thirds of the world's work, but earn only one-tenth of the world's income.

No matter how you measure it, women and girls bear the brunt of poverty. Now statistics can be very helpful, but they sometimes obscure the fact that we are talking about real people—people with hopes and dreams just like the women you have read about in this book. Picture for a moment the agonizing choices that come with living on less than \$1 a day: Which child will go to school? Which sick family member will get medical care? Which daughter or son will leave home in search of work far away?

Despite the disheartening statistics, there is reason to be hopeful. While women bear the brunt of poverty, they also are our greatest hope for lifting communities and entire nations out of poverty. Improving women's lives can be the first step toward creating lasting social change throughout their entire societies. That's why CARE has made empowering women and girls central in our efforts to end global poverty.

Over and over again, we see the results of educating girls, providing quality health care to expectant mothers, and helping women gain access to financial resources.

Here are some examples:

- Each extra year of primary education that a girl receives boosts her wages later in life by 10 to 20 percent.
- Children of mothers who attended at least five years of school are 40 percent more likely to survive past their fifth birthday.

- In Africa crop yields could rise by more than 20 percent if female farmers had the same education and decision-making authority as men.
- A recent Goldman Sachs report noted that greater investment in female education could raise GDP in the world's four most prosperous emerging economies: Brazil, Russia, China, and India. Such an investment could narrow the gender gap in employment and increase per capita income in those countries by 20 percent by the year 2030.¹

So we know what works. I am particularly encouraged that the landscape is starting to shift. In nearly all parts of the world, at all levels of society, women are opening up opportunities for themselves and others.

Currently, ten countries have female presidents or prime ministers—women like Michelle Bachelet of Chile and Ellen Johnson-Sirleaf of Liberia, Africa's first female head of state. Worldwide, women comprise 16 percent of national parliaments and legislatures; in 2000, that figure was only 11 percent. A recent World Bank analysis has determined that the greater the representation of women in parliament, the lower the level of corruption in government.²

Countries like Rwanda, Mozambique, and South Africa have constitutionally mandated that 30 percent of seats in parliament be reserved for women. In fact, as a result of its 2003 constitution, Rwanda has the highest number of female parliamentarians in the world: 49 percent. Particularly in post-conflict situations and in efforts to build peaceful and productive societies, the United Nations has found it is critical that women be involved in shaping policy.

But as you have read in this book, you don't have to be a president or a member of parliament to make an impact. During that "ah-hah" moment at my brother's graduation, I saw how I could focus my life to make a difference. Over time and particularly through my work at CARE, that early desire was combined with experience, and I have come to see that certain principles are key to success.

The first is developing self-sufficiency. I often refer to the "teach a person to fish" story. CARE started in 1945 by delivering food and supplies to survivors of World War II in Europe through "CARE Packages." Today, our work focuses not only on providing relief in emergencies and conflict but also addressing the reasons people are trapped in poverty in the first place.

Second, we are committed to providing economic opportunity. CARE's Village Savings & Loan (VSL) programs, for example, enable poor people to get access to financial services. Fourera's story in Part Two brings to life how this model has enabled millions of women to tap into the strength of a group savings program and gain financial independence. The VSL model is simply one of many ways that CARE focuses on ensuring that individuals can build confidence, realize their self-worth, and earn a living for themselves and their families.

Building community, the third principle, is both an input and outcome of CARE's work. Our work is generally group- and community-based, versus working one-on-one with individuals. As the saying goes, there is strength in numbers, and we confirm this every day through our approach to fighting poverty. Just as Sumo's village assemblies bring health education to mothers, there is a strength that women draw from when they are together. In working with groups and communities, CARE helps weave a stronger fabric of support, which in turn gives individuals the confidence to follow their dreams.

Influencing policy decisions at all levels takes the "teach a person to fish" story to another level. One of my colleagues extended the analogy to explain how important it is to look beyond simply helping people "fish for themselves." If the factory upstream, for example, was polluting the river and killing all the fish, we haven't helped anyone by just teaching them to fish. So CARE engages governments and the private sector, both in the United States and around the world, to change policies and practices that have an impact on the lives of the poor. For example, Albertina in Mozambique is able to organize her community to save enough money to have a water pump installed. However, until her government gives her village access to maintenance equipment for the well, they will continue to struggle with the disease that comes from dirty, contaminated water. CARE helps amplify the voices of the poor as they stand up for their rights.

The final pillar of CARE's work is addressing discrimination—social inequity and human rights. We believe that poverty is a result of the denial of human rights—the right to clean water, the right to an education, the right to own property, the right to decide how many children to have, and the right to select leaders who represent your interests. These rights, which many of us take for granted, are denied to many people in developing countries, especially women. Lester was able to overcome the discrimination that keeps millions of girls from completing their education. When a girl or woman has the opportunity to learn, she boosts her future earning potential, builds confidence to speak out for herself, and becomes an example for others in her community.

These core pillars of CARE's work both guide and challenge us. They remind us that it's not enough to train teachers if girls still aren't allowed to attend school, that new books won't help if parents must send their children to work instead of to school. They remind us that feeding people in crisis may be necessary, but our goal is to prevent the crisis in the first place. Our mission calls us to use our knowledge and experience to do more than treat symptoms; we must always be striving for a lasting solution. We want to change the causes as well as the consequences.

That's how we channel our efforts. How will you channel yours? We're so excited about *Leading with Care* because it will provide

thousands, possibly millions, of people with a better understanding of the challenges and hopes in the fight against poverty. Equipped with that knowledge and your own desire to make change happen in the world, you now have the ability—and responsibility—to take action.

I am often asked, "What can I do to make a difference when the problem is so big?" I like to refer to a magazine article titled "What if ..." I was part of a group of women given the assignment to dream big and finish the "What if' statement. My big dream was, "What if every woman in the United States gave a penny a day to a charity for women?" That's over 100 million women rallying together but each only contributing \$3.65 each year. The result could be absolutely amazing. Just one American woman's donation of \$3.65 could buy birth kits, which help women have clean, safe deliveries, for two mothers in Sierra Leone. The pennies from one hundred women— \$365—would be enough to send seven girls to school in Afghanistan for one year. And the entire \$365 million in our pennies would allow 6 million women to get microfinance loans with which they could start their own small businesses.

I often use this example because it highlights two very important principles. First, there is power in numbers. You can tell ten friends about what you learned by reading this book. (Better yet, recommend the book, or give it to someone and let them know that the kind of support she or he gave you can also help change the life of a woman in the developing world.) If those ten each tell ten more . . . you get the idea.

The second thing I like about the "What if" example is that small amounts of change (pardon the pun) can make a big difference. People often think that the actions of one person won't matter when so many are suffering. But if they only knew about the women you've met on the pages of this book—women who have turned saving less than a dollar a week into an enterprise, women who made one community meeting into a system to save women's lives—they would know that every act in the fight against poverty

has meaning. Mother Teresa made the point this way: "If you can't feed a hundred people, then just feed one."

I invite you to spend time on CARE's Web site, www.care.org, to learn more about our work and ways to get involved. Check out our Power Circles, and send a message of solidarity to women in the developing world. Attend CARE's National Conference and Celebration to educate policymakers about issues of global poverty. You can also purchase and proudly wear our *I Am Powerful* T-shirt, which is always a conversation starter. Please support the companies that fund our work, including the committed partners featured in this book.

There are numerous ways to begin; the key is to get started. I will leave you with one of my favorite African proverbs: "If you want to go fast, go alone. But if you want to go far, go together." I invite you to come along with us on the pathway toward a world where poverty has been overcome.

July 2009

Dr. Helene Gayle President and CEO, CARE

Notes

- 1. The Goldman Sachs Group, Inc. (2009).
- Dollar, David, Raymond Fisman, and Roberta Gatti (1999).
 "Are Women Really the Fairer Sex? Corruption and Women in Government," Policy Research Report on Gender and Development, Working Paper Series, No. 4, The World Bank Development Research Group, pp. 1–6.

$\underline{Acknowledgments}$



Because I'm a "shoot from the hip" kind of person, the research, fact checking, and authorizations required for this book posed a real challenge for me. I wrote my last book, *The Woman's Advantage*, in three months flat but labored over this one for a year and a half. As I crossed over the one-year line, I entertained thoughts of scrapping the project entirely, and I certainly would have without the support of the following amazing people.

Karen Murphy, my acquisitions editor at Jossey-Bass, is largely responsible for bringing *Leading with Care* to life. Karen's gentle (and sometimes not-so-gentle) nudging made this book so much more than it would have been without her.

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the information and help that they provided, I must single out Beth Kuenstler, who was my "partner" on the CARE side throughout the entire project. Beth supported me through months and months of contracts, content development, editing, and approvals, and I feel that this is as much her book as it is mine. I also want to give a special call-out to Shannon Darke. Shannon and I met at a women's conference in the fall of 2007, where she first proposed the concept for this book; if it were not for Shannon's great idea, Leading with Care would not be. A third member of CARE's team who was instrumental in bringing this book to life was editor Gretchen Lyons, who reviewed everything not only for accuracy but to ensure that I represented the women with whom CARE works appropriately. And, of course, those five women of CARE—Maria Landa, Fourera Soumana, Sumo Nayak, Albertina Francisco, and Lester Zakaria—who served as the inspiration for the book; their strength and determination make these stories powerful reminders of just how much one passionate woman can accomplish.

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And finally, I'd like to thank every single person who has donated to CARE over the years. Without you, millions around the world would be living very different lives than those you've read about here, and the world would be a different place indeed.

About the Author



A s a featured speaker, author, columnist, and consultant, Mary Cantando engages audiences with her insight on the power and potential of women.

An advocate for women, Mary is a trustee of The Women's Alliance, an ambassador of the Women's Business Enterprise National Council, and a chair of the Women Presidents' Organization. She sits on the *Enterprising Women* advisory board, is a trustee of Columbia College, and has been named the Growth Advisor of Women Entrepreneurs, Inc. Mary—a recipient of many regional and national awards—was honored to serve as an envoy of the U.S. State Department; in that role she helped women from developing countries start and grow small businesses.

Mary is tapped as a resource by media such as *The Wall Street Journal*, O *The Oprah Magazine*, Entrepreneur Magazine, and Fast Company Magazine, as well as regional and national television and radio.

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A mother, grandmother, and wife, Mary lives in Raleigh, North Carolina, with her husband of nearly forty years, John.

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