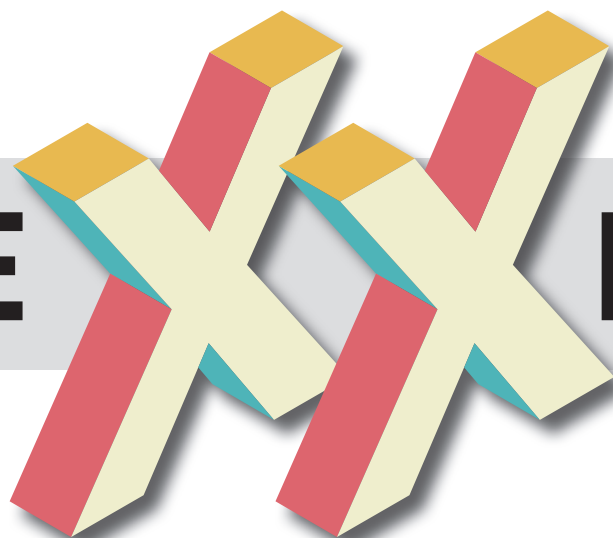




**THE CENTER FOR
HIGH IMPACT PHILANTHROPY**
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THE



FACTOR



**A COMPREHENSIVE FRAMEWORK FOR
IMPROVING THE LIVES OF WOMEN & GIRLS**



THE CENTER FOR HIGH IMPACT PHILANTHROPY

The University of Pennsylvania

The Center for High Impact Philanthropy (CHIP) is the only university-based center with a singular focus on philanthropy for social impact. Founded as a collaboration between the School of Social Policy & Practice and alumni of the Wharton School, it is a trusted source of knowledge and education to help donors around the world do more good.

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TARA

HEALTH FOUNDATION

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Women and girls make up half of the world's population. Given their roles as caregivers, breadwinners, and de facto community leaders, it is not a surprise that strong data links improvements in the lives of women to improvements in outcomes for families, communities, and global economies.¹ Yet, women around the world experience worse outcomes and have limited opportunities compared to men in many areas of life.² Improving women's lives is therefore both a matter of social justice and smart investment for broad social impact.

EXECUTIVE SUMMARY

There are a multitude of ways that donors can help to improve the lives of women and girls. But it can be a daunting task sifting through data and information to identify those efforts that have the greatest potential for social impact. The Center for High Impact Philanthropy's mission is to use evidence-based analysis to identify the most promising solutions for addressing a social challenge and maximizing the social impact return of philanthropic funds. In this report, we provide a comprehensive framework for those interested in advancing the lives of women and girls.

To be sure, trying to improve the lives of half of the world's population is a lofty task given the differences in the economic and social conditions of women around the globe. To rein in this enormous topic, our team examined dozens of research studies and related frameworks, sorting through the thousands of indicators that are being used by development institutions, policymak-

ers, foundations, community agencies, and other stakeholders concerned about making a difference in the lives of women and girls.³ What emerged from the evidence was consensus around which indicators link to the greatest impact on the lives of women and girls globally, in five key areas: health, education, economic empowerment, personal safety, and legal rights.

We call these the "five dimensions of women's lives." They represent what we believe to be vital areas where funders can create positive change. For each dimension we highlight which indicators have both the deepest evidence base and the broadest consensus linking them to greater social impact for women and girls globally. We created this framework to help funders:

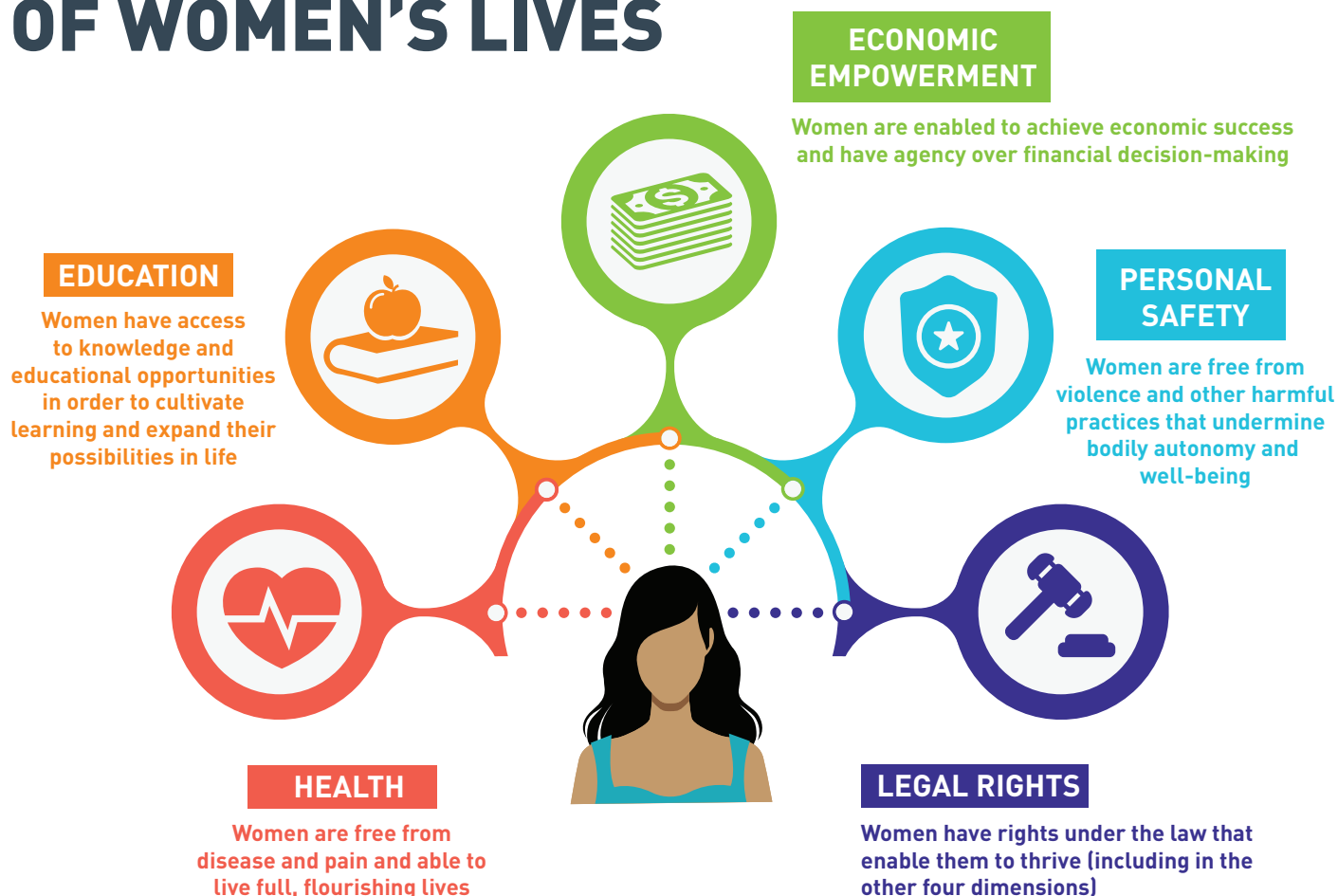
- Understand the main ways to help;
- Identify the most promising and evidence-based areas of intervention; and
- Measure progress.

The results of this effort were eye opening. For one, the topic of improving the lives of women and girls had no existing comprehensive framework. Nor could we explain why certain sectors, such as education and mental health, were excluded—or simply subsumed—under broader health and economic headings, despite the overwhelming research evidence of their significance.

Our hope is that this report will help philanthropists of all kinds work more effectively and efficiently to enhance the lives of

women and girls. Given how vast this topic can seem, there is a tendency to choose one area of particular interest, without recognizing the interconnectedness to other areas that may matter too. This overly silo-ed approach can prevent funders from identifying others doing similar or complementary work. We offer this report in the hope that anyone interested in promoting the lives of women and girls may now have one comprehensive playbook—and that it leads to a larger understanding of how the various efforts highlighted can contribute to the larger shared goal.

THE FIVE DIMENSIONS OF WOMEN'S LIVES



APPROACH & METHODOLOGY

Why concentrate on five key dimensions? In reviewing the efforts of dozens of social sector organizations, international development players, major policy initiatives, and research literature, we found two common approaches to understanding improvements in women's lives. The first focuses on improvements for a specific population of women (e.g., women in low income countries, women in Sub-Saharan Africa, adolescent girls in India), or a specific dimension of a woman's life (e.g., women's entrepreneurship, women's reproductive rights). The second is a broader, comparative approach focused on reducing disparities between men and women in all aspects of life.

For our research, we took the broadest lens, focusing on all populations of women

and girls across all dimensions of their lives, with the ultimate goal of improving the lives of as many women and girls as possible, focusing on the highest-impact approaches. Our goal is not only to decrease disparities between genders, but also create positive social impact in absolute terms for women and girls. Therefore, our team highlighted indicators relevant to the most women and girls globally, even if those same issues and indicators apply to and benefit men as well.

Our first step was to establish a framework for understanding the different ways that funders can have an impact on women's lives. We began by looking at existing frameworks, such as those set forth by organizations like the United Nations (UN) or Organization for Economic Cooperation and Development (OECD). What we found is that there are many existing frameworks used by different organizations, but no single



framework that was used commonly across the field, and none that fit with the broad lens we described above. (For a list of frameworks and sources we reviewed as part of this process, see Appendix.)

Our goal is not only to decrease disparities between genders, but also create positive social impact in absolute terms for women and girls.

Arguably the most widely used framework we found—although not specific to women—was the UN’s Sustainable Development Goals (SDGs), which are the UN’s global goals around peace, prosperity, and protection of the planet.⁷ The SDGs are commonly used as a framework for world improvement and economic development. However, the SDG framework is not specific to women, does not organize the topics that improve women’s lives holistically in one place, and may be overwhelming for our audience, given its nineteen goals.

Therefore, we developed our five dimensions framework by looking for the key areas of overlap in existing frameworks and by examining the evidence on what dimensions of women’s lives matter and why. Our framework synthesizes the research, existing frameworks, and key indicators we reviewed. It is both compatible with other frameworks while more holistically addressing all five key dimensions that funders can influence to improve the lives of women and girls around the world.

Glossary of Commonly Used Terms in this Report

Determinants - This term is used commonly in public health to describe things that influence or determine one’s health status, either positively (protective factors) or negatively (risk factors). The term can also be used in the context of education, economic empowerment, etc. In the context of our project, we first looked at indicators that pointed to improvements in our five dimensions, and then looked for determinants of those improvements.⁴

Gender equality - According to the World Health Organization (WHO), gender equality “refers to equal chances or opportunities for groups of women and men to access and control social, economic, and political resources, including protection under the law (such as health services, education, and voting rights). It is also known as equality of opportunity—or formal equality. Gender equality is often used interchangeably with gender equity, but the two refer to different, complementary strategies that are needed to reduce gender-based inequity.”⁵

Gender equity - According to the WHO, “gender equity refers to the different needs, preferences, and interests of women and men. This may mean that different treatment is needed to ensure equality of opportunity.” Gender equity is “often referred to as substantive equality (or equality of results) and requires considering the realities of women’s and men’s lives.”⁶

Index - An index is a collection of select indicators. For example, organizations such as the World Bank can develop indices for use in measuring country-level development. However, there are many other types of indices, such as those used by individual foundations or nonprofits to measure the outcomes they care about. Examples include the Women’s Foundation of California’s Women’s Well-Being Index or the Social Progress Imperative’s 2016 Social Progress Index. Indices are often associated with a score, or ultimate measure, that is associated with the ultimate outcome one cares about. For example, a country’s overall score on a global development index is an indicator of that country’s overall development.

Indicator - When we talk about indicators for this project, we are talking about social impact measures that help us understand and assess progress against the five dimensions of women’s lives that we’re trying to improve. In this work, we discuss two main types of indicators: 1) those used to measure overall outcomes in each of the five dimensions, and 2) those associated with determinants of those outcomes.

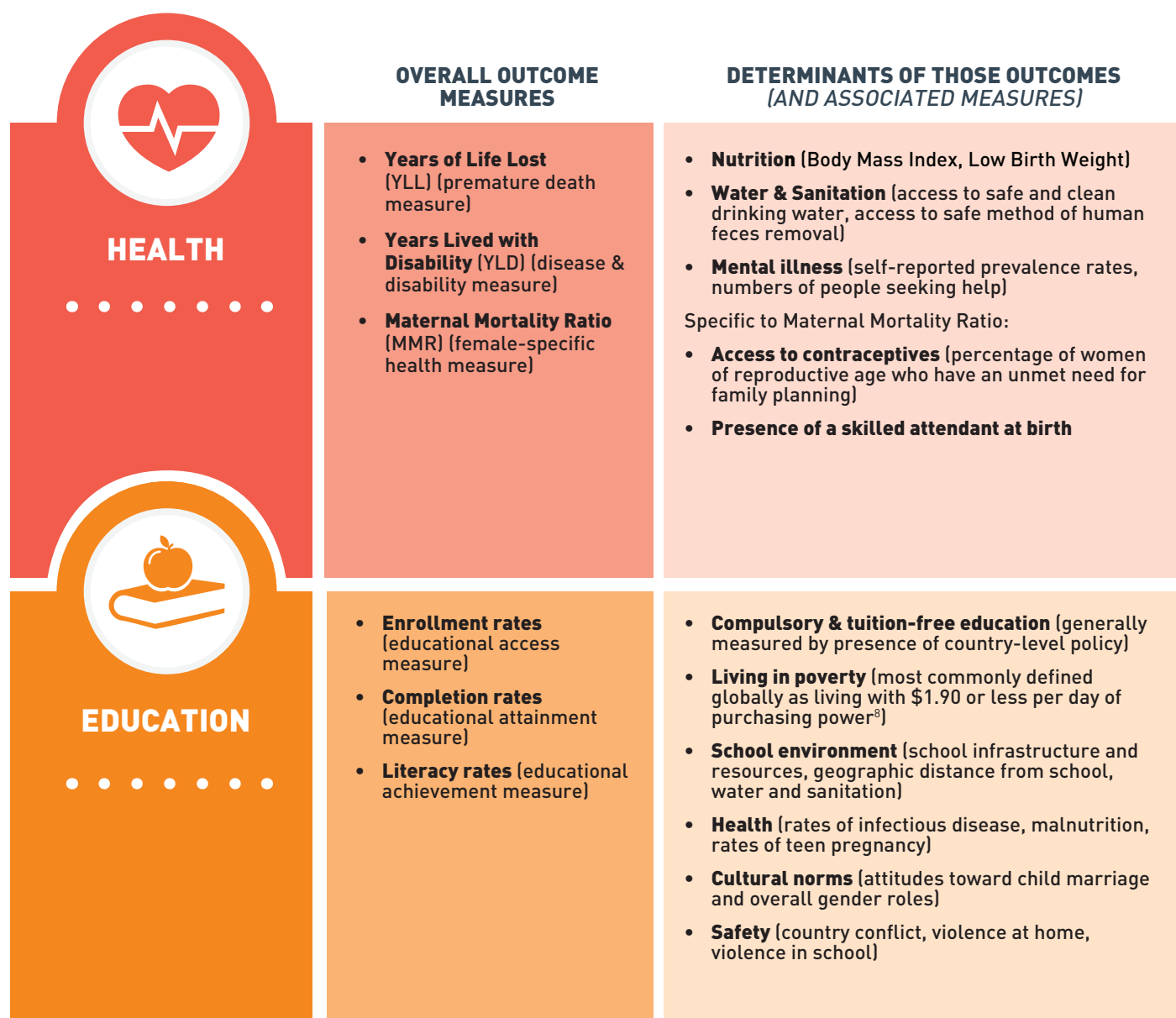
CHIP'S FRAMEWORK FOR IMPROVING THE LIVES OF WOMEN & GIRLS

We first identified five key dimensions of women's lives that research show are critical to women flourishing: health, education, economic empowerment, personal safety, and legal rights. These five dimensions are inextricably linked and provide philanthropists with a holistic view of how to create the greatest impact for women and girls. In the infographic below, we provide a summary of the top consensus indicators that are linked to progress in each of the five dimensions.

For example, those interested in improving education

for women and girls should review outcome measures related to educational access, attainment, and achievement. We also identified specific determinants that are linked to those outcome measures, such as a country's education policy, school infrastructure, and rates of poverty.

The purpose of this infographic is to help philanthropists quickly understand what outcomes they should measure—and what factors lead to improved outcomes—to create the greatest social impact around the five key dimensions of women's lives.





ECONOMIC EMPOWERMENT



PERSONAL SAFETY



LEGAL RIGHTS



OVERALL OUTCOME MEASURES

- **Household wealth** (economic status measure)
- **Control over household spending** (economic agency measure)

- **Proportion of women subjected to physical and/or sexual violence by a current or former intimate partner, in the last 12 months** (intimate partner violence measure)
- **Proportion of women subjected to sexual violence by persons other than an intimate partner, since age 15** (non-partner sexual violence measure)

- **Percentage of women in national parliament** (governance rights measure)

Our five dimensions are interconnected. This is particularly evident when you look at legal rights for women. To the right, we recap the legal rights that link to positive outcomes in each of the other four dimensions above. In fact, many of these rights affect outcomes across *multiple* dimensions, as highlighted in our “Ten Best Bets” on page 11

DETERMINANTS OF THOSE OUTCOMES (AND ASSOCIATED MEASURES)

- **Female labor force participation** (percentage of population that is working or actively seeking work)
- **Access to finance** (having an account at a financial institution, having access to credit)
- **Access to internet & mobile phones** (owning or borrowing a mobile phone, internet use)
- **Educational attainment** (the highest level of school an individual has completed)
- **Marriage/reproductive health agency** (ability to decide when and whom to marry, when and how many children to have, and whether or not to leave a marriage)
- **Property rights** (ability to own land and other assets, such as livestock or small farm equipment)
- **Equitable work-related policies & practices** (equal pay for equal work, paid maternity leave, freedom from discriminatory labor laws)

- **Educational attainment** (the highest level of school an individual has completed)
- **Child marriage** (large age difference between child bride and husband as an important risk factor)
- **Living in poverty** (most commonly defined globally as living with \$1.90 or less per day of purchasing power⁹)
- **Attitudes toward women in a society** (particularly around the use of violence against women)
- **Economic opportunity for women** (see economic empowerment measures above)

- **Improved educational and economic opportunities for women** (influenced by the determinants in the education and economic empowerment sections above)
- **Presence of a female political quota** (mandatory or voluntary)

- **Health: reproductive rights** (access to safe, effective, and affordable methods of fertility regulation, and access to healthcare services during pregnancy and childbirth)
- **Education: compulsory and tuition-free education policy**
- **Economic empowerment: property rights & equitable work-related policies & practices**
- **Personal safety: protection from child marriage**

EXPLANATION: HOW AND WHY WE IDENTIFIED OUTCOME MEASURES & DETERMINANTS FOR EACH DIMENSION

As we have mentioned, there are thousands of indicators used to measure improvements in the lives of women. We identified the most important ones—both outcome measures and determinant-level measures—based on the following criteria:

- Indicator is used to measure efforts around improvements in women's lives by authoritative international social sector organizations (e.g. the World Bank, World Health Organization, World Economic Forum, etc.).
- Multiple reputable sources agree on the indicator's importance.
- Indicator is linked to improvements in women's lives globally (not region or population specific).
- Indicator is linked to improvements that have the greatest impact on the most women (for instance, in the case of health, indicators linked to the largest causes of premature death for women globally).
- Indicator is linked to improvements in women's lives across multiple dimensions. For example, educational attainment is linked with favorable outcomes in education, health, personal safety, and economic empowerment. This criterion is not required for an indicator to make our list, but helped the most important indicators rise to the top, and formed the basis of our list of 'Ten Best Bets' for funders. (See opposite page)

OUTCOME MEASURES

Using the above criteria, our review of the literature uncovered a set of agreed upon outcome measures that are used globally to measure progress in each of the five dimensions. The outcome measures we identified are valuable because:

- Evidence links them to real improvements in the lives of women and girls.
- They represent a synthesis of the work of well-established development and social sector players such as the United Nations (UN), Organization for Economic Cooperation and Development (OECD), Institute for Health Metrics and Evaluation (IHME), and International Center for Research on Women (ICRW).
- There is consensus around the use of these indicators for measurement purposes, which allows for comparability across efforts and the ability to learn from existing work being done across sectors.

DETERMINANTS

We wanted to ensure that the set of indicators we identified in this report were actionable/practical. Therefore, for each dimension of women's lives, we looked not just at the overall outcome measures but also at the determinants of those outcomes. For example, maternal mortality ratios are a widely agreed-upon outcome measure for women's health. A key underlying factor that positively affects maternity mortality ratios is the presence of a skilled attendant at birth. In other words, the presence of a skilled attendant is a determinant of maternal mortality ratios. These key determinants can serve as points of intervention and help donors understand how they can influence the outcomes they seek. [For a summary of the top determinants for each of the five dimensions of women's lives, see infographic on pages 8-9.]

The determinants we identified are valuable because:

- By telling us how progress can be made, they are useful for identifying interventions that link to the positive outcomes we identified.
- They synthesize the research literature and perspectives of stakeholders working globally to improve women's lives.

In taking a holistic lens, we found that many of the determinants of women's overall well-being are not women-specific (e.g. access to healthy food, clean water, etc.). Because these issue areas may not be traditionally seen as "women's issues," they are overlooked at times. For example, in the field of "gender lens investing," indicators related to water and nutrition aren't considered in gender screens, even though research clearly points to increased access to clean water and better nutrition as critical to improving the lives of women.

Many of the issues affecting women that have received significant donor attention globally did not make our list when we focused on the issues that affect the most women worldwide. One such example is obstetric fistulas, which, though devastating, affect a relatively small proportion of women globally. Meanwhile, other issues that affect huge numbers of women globally are relatively overlooked. For example, mental health is the leading cause of disability for women globally, yet there have been relatively few high-profile philanthropic efforts aimed at addressing women's mental health.

HOW TO USE THIS REPORT

For funders who have not yet chosen focus areas for their philanthropic efforts, our ‘Ten Best Bets’ provide an excellent place to start. These best bets reflect those cornerstone issues that link to impact across multiple dimensions of women’s lives. For philanthropists who are already engaged in efforts to improve women’s lives, our

five dimensions framework and summary infographic on pages 8-9 can help funders see a holistic picture, preventing the kind of silo-ed efforts that results in missed opportunities for increased impact. Finally, for all funders, the specific indicators we outline in the infographic provide a way to measure progress.

Ten Best Bets

For funders who are not already focused on a specific area of intervention, but want to act now to make a difference in improving the lives of women and girls, our research uncovered ten ‘best bets’ that have cross-cutting impact on women’s lives. As we researched determinants of positive outcomes in women’s lives across the five dimensions, these cornerstone issues emerged repeatedly, with multiple authoritative sources linking them to impact across several dimensions of women’s lives.¹⁰ We call them out separately here for donors who are looking for high impact, evidence-based points of intervention.



1 Educational attainment: significantly affects health outcomes, likelihood of being the victim of intimate partner violence, and economic opportunity.

2 Protection from child marriage: significantly affects economic and educational opportunity, as well as likelihood of being the victim of intimate partner violence, and increases the risks associated with too-early sexual activity and pregnancy (e.g., pregnancy-related complications and HIV infection).

3 Access to nutritious food: a major determinant of disease worldwide, as well as a driver of school attendance and performance.

4 Access to clean water and sanitation: significantly affects health outcomes and also impacts educational attainment. Additionally, lack of access to water and sanitation can increase the risk of violence to women, who are exposed to various physical and sexual threats while fetching water or using latrines.

5 Access to contraceptives and family planning: impacts women’s health outcomes (especially reproductive health and maternal mortality ratios) and economic opportunity. Also represents an important women’s rights issue.

6 Labor force participation: a major driver of income generation and economic agency, with significant links to decreased risk of intimate partner violence.

7 Access to finance: personal savings and credit are major drivers of economic agency, which is linked with decreased risk of intimate partner violence, the most common form of violence against women.

8 Access to internet/technology: has a significant impact on women's access to finance and income-earning opportunities, as well as on health (e.g., access to health information) and is often considered a women's rights issue.

9 Property rights: a significant women's rights issue and important determinant of women's economic success and agency. Property rights are also linked to better health outcomes for women and children.

10 Poverty alleviation: especially worth noting, because poverty affects every dimension of women's lives. However, it can be hard to define and can encompass many issues. While we refer to poverty in terms of financial capital in other places in this report, there are multiple forms of poverty, and it is often defined as the state where people are disconnected from financial and social capital.¹¹ Therefore, the best poverty interventions are multi-dimensional, for example providing skills training and social support in addition to opportunities to generate income and productive assets.

Main Ways to Help

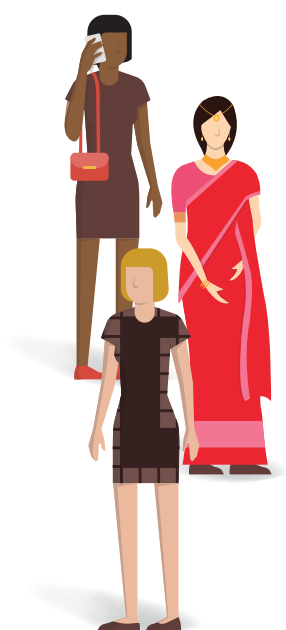
This report can:

- **Help you get oriented to the women's social impact landscape.** Our five dimensions framework introduces you to the key aspects of women's lives where a donor can have an impact: health, education, economic empowerment, personal safety, and legal rights. Unlike other frameworks for social impact, this one is both more focused specifically on women and girls and comprehensive across all dimensions of their lives. Yet, it has the benefit of being compatible with some of the most widely used frameworks such as the Sustainable Development Goals. Achieving any of the outcomes described in our five dimensions graphic would reflect a meaningful improvement in the lives of women and girls. Our 'Ten Best Bets' list offers a synthesis of the top, cross-cutting issues that, if addressed,

would positively affect outcomes across multiple dimensions.

- **Help you find the right partners.** Just because all five dimensions are critical to improving women's lives, it doesn't mean you have to (or can) do it all. As you pick an area of focus, this framework can help you identify the partners (nonprofits, foundations, government agencies, etc.) that you'll need in order to maximize your impact. For example, if you are funding an education project, you might want to look for partners who can help address some of the health and safety issues at home that may be hindering girls' educational access.

- **Open your eyes to women's issues you hadn't considered.** If you have been focused on one specific women's issue, this work may open your eyes to issue areas



you had not considered, but that would be high impact areas for investment or that affect progress in your chosen area. For example, you may have been focused on girls' education without realizing the important link between legal rights related to child marriage and educational attainment. Or, you may have been focused on improving women's health by increasing access to formal healthcare systems such

as hospitals without fully considering that access to basic needs such as clean water and sanitation have the greatest influence on women's health worldwide. Or, you may have been working on a specific issue that affects a relatively small percent of women (e.g., obstetric fistulas), not realizing that an issue like mental health is a much larger determinant of women's health outcomes worldwide.



Determining How to Measure Progress

This report can:

- **Help you assess whether or not you're making a difference.** If you want to know if you are truly enhancing women's lives, this work provides the agreed-upon indicators to use in order to align measurement efforts with desired outcomes. For example, it introduces you to the consensus indicators used internationally in education: enrollment rates (a measure of educational access), completion rates (a measure of educational attainment), and literacy rates (a measure of educational achievement). If you use these measures to assess progress in women's education initiatives, you will know whether or not you are moving the needle.

- **Provide a common language.** Our five dimensions framework and associated indicators offer a way for funders to speak with partners and other stakeholders. These indicators provide a common language and set of metrics for goal creation and measurement. This is helpful in engaging across all three sectors—public, private, and social. It also allows for comparability across projects and facilitates sharing with and learning from others.

- **Help you identify structural barriers that hinder progress for women.** By tracking the

By tracking the indicators using both absolute figures for women and figures relative to men to see if there are significant disparities between genders, donors learn about the structural inequities that point to where intervention is most needed.

indicators using both absolute figures for women and figures relative to men to see if there are significant disparities between genders, donors learn about the structural inequities that point to where intervention is most needed. For example, you may find that school enrollment rates have increased for girls in a given region over the last ten years, but as compared to those of boys, the rates for girls are increasing at a much slower pace. This might prompt you to understand what factors are slowing progress for girls and reassess your intervention strategy.

Case Studies: How Funders are Using this Framework

Here we provide two examples to illustrate how funders can use this framework to identify new philanthropic efforts and improve upon existing ones. Both are based on conversations with real-life funders, though their names and details have been changed.



Reena's story

Reena is the principal of a family foundation that has always funded efforts aimed at improving the lives of women and girls. The foundation's grantmaking has specifically emphasized increasing access to reproductive health services. The five dimensions framework has strengthened the case for those efforts. In particular, two grantmaking areas clearly address priority outcomes identified in the framework: 1) policy efforts that maintain women's legal rights to affordable reproductive health-care and 2) maternal health clinics with skilled birth attendants in regions of sub-Saharan Africa with some of the highest maternal mortality ratios in the world. In addition, the framework has helped the foundation identify a relatively new area of philanthropic interest: trauma-informed care. The foundation has begun funding a nonprofit working on that issue, recognizing that mental health is a major—but frequently overlooked—determinant of overall women's health.



Benjamin's story

After a long career as a successful lawyer and entrepreneur, Benjamin decided to devote more of his time and resources to philanthropy. Benjamin chose not to focus on a particular region, issue, or community. Instead, he searched for nonprofit organizations whose work has not only demonstrated social impact, but whose approaches held promise for others working on the same or similar issues. Recently, he selected an organization focused on domestic violence against women. In selecting that organization as the recipient of a major gift, Benjamin was most impressed by how many of the dimensions of women's lives the program addressed at once: health, by engaging emergency room, crisis center, and counseling staff; personal safety, by strengthening a network of community-based housing and referral services; and legal rights, by engaging both the local police and justice systems.

Both funders used the five dimensions framework as a guide to identify the best available programs to achieve their social impact goal of improving the lives of women.

FOOTNOTE

Our broad, global approach means that not every issue and indicator we highlighted is applicable in every community and region of the world. For example, in this report we used the global definition and measurement of poverty, which differs from how poverty is defined and measured in the U.S. In addition, every location is going to be different when it comes to the areas with the greatest need for philanthropic investment. If you are a donor focusing your philanthropy in the U.S., you would likely look at a different set of health and education issues than you would if you were focusing on South East Asia. Other work from

our Center focuses on specific regions of the world, but for this work we took the broadest lens possible.

We also acknowledge that cultural context is extremely important, and that “success for women” is defined differently by women and by societies all around the world. For the purpose of this work, we let available data and existing research literature drive our answers on how to improve the lives of the most women globally. We recognize that cultural and social norms drive behaviors and practices that ultimately affect the success—or failure—of a philanthropic intervention.

APPENDIX

Indices, frameworks, and other sources we reviewed in order to come up with our ‘Five Dimensions of Women’s Lives’ framework:

- California Women’s Well-Being Index
- International Center for Research on Women (ICRW)
- McKinsey Global Institute Global Gender Equality Framework
- OECD Better Life Index
- Social Progress Imperative’s 2016 Social Progress Index
- Social Watch’s Gender Equity Index (GEI)
- UN Development Programme (UNDP) Gender Inequality Index
- United Nations Sustainable Development Goals (SDGs). For example, SDG 5 is to “Achieve gender equality and empower all women and girls.”
- World Bank Gender Data Portal
- World Economic Forum’s Gender Gap Index (GGI)
- WORLD Policy Analysis Center (“Closing the Gender Gap”)
- Women Deliver (global conference)

ENDNOTES

For a list of all sources that informed this report, you can find a link to the full bibliography on our website: <http://www.impact.upenn.edu/the-xx-factor/>

- 1 United Nations. “Investing in Women and Girls.” 2008. <http://www.un.org/events/women/iwd/2008/pdf/IWD%20rev%20E.pdf>.
- 2 World Economic Forum. “The Global Gender Gap Report 2016.” Journal of Family Issues. Vol. 25. Geneva, Switzerland, 2004. http://www3.weforum.org/docs/GGGR16/WEF_Global_Gender_Gap_Report_2016.pdf.
- 3 Thousands of indicators are being used by development institutions like the United Nations (UN) and Organization for Economic Cooperation and Development (OECD), nonprofits like Oxfam and the Gates Foundation, and others concerned about improvements in the lives of women. For example, the World Bank has hundreds of indicators in their gender data portal just to measure “economic opportunities” for men and women. For more information, see <http://datatopics.worldbank.org/gender/indicators>.
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Related Work

For more than ten years, the Center for High Impact Philanthropy has analyzed opportunities for philanthropic funders to achieve greater social impact, including many that focus specifically on improving the lives of women and girls. To learn more about these specific strategies and the nonprofits that are using them, visit our website at www.impact.upenn.edu.

Our ongoing collaboration with our colleagues at the Wharton Social Impact Initiative explores how this framework can be used to identify impact investing opportunities—i.e., financial investments meant to generate a social impact, alongside a financial return. Visit www.impact.upenn.edu/about/connect-with-us to be added to our mailing list and be notified of this work.

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