



## MONEY MATTERS

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### What does International Women's Day mean to me?

First adopted in 1911 by German politician, Clara Zetkin, this day is the official day to celebrate the achievement of women in all fields, economic, social, political, etc.

It also is a day of reminder of how much further there is to go.

From the African American civil rights activists such as Ida Wells and Rosa Parks, to Indira Gandhi and Carolyn Egan, there is a long list of brave women who paved the way for us to be able to lead the independent and fulfilled lives that we now enjoy in the industrialised world.

However, even today in Australia, on average, women are still earning a lesser salary compared to men for equal work done. In my financial planning practice, I still see women who end up economically disadvantaged for having chosen to be the caregivers to their family.

**To me International Women's Day means a sense of urgency of things that yet need to be achieved.**

For me it is important that we instil and encourage a deep seated sense of self-worth and confidence in girls and young women.

We need to develop a knowing and empowerment that we women can be masters of our own domain. Men do not need be our "financial plan". We just need to step up and take charge of our own financial affairs.

All it takes is some good planning and involvement in creating our own financial success.

You see, financial security is a matter of choice, not chance. Give yourself choice.

### My humbling experience

After my husband passed away, I took a trip to Africa in 2007. It humbled me and changed the way I look at the strength and resourcefulness of women.

Despite their abject poverty, women in Africa were creatively and tenaciously working at improving their lives and the lives of their family.

An African proverb says "**what happens to the least of us, affects all of us**". You see, it is the ripple effect that occurs on a family, community and country when women are given the opportunity to stand up and be counted – when they are given ownership of and tools to improve their own lives and that of their family.

That is when I realized that improving one woman's life in a far away continent can have a ripple effect on the lives of other women around the world, including mine. So in search of the best way I can make a difference, I got involved in the Hunger Project.

With 10 other like minded women here in Perth, through the Hunger Project, we are funding the building of a community village in Ghana - a \$500,000 project. In its 4<sup>th</sup> year and with completion only months away, this project provides microfinance, a food bank, medical and safe birthing facilities and more to the extraordinary women on the forgotten continent. Visit my website for more details at:

[www.blueedge.net.au/about\\_socialgiving](http://www.blueedge.net.au/about_socialgiving).

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## **The Hunger Project Empowers Women Worldwide**

On March 8, we will celebrate the 100th anniversary of International Women's Day (IWD)! Each year, there is a special theme for IWD created by the United Nations. The theme for 2011 calls for **"equal access to education, training and technology: pathways to decent work for women."**



In most developing countries, it is primarily men who are afforded opportunities to seek decent employment. Women are charged with the sole care for the family and household and made dependent on a man's income. As a result, women and girls are routinely kept from receiving education or skills training and, thus, remain illiterate and untrained. The Hunger Project (THP) works in rural regions to intervene in this cycle by empowering women with the skills to pursue their own, equal opportunities.

It is important to remember that chronic, persistent hunger is not due merely to lack of food. It occurs when people lack opportunity to earn enough income, to be educated and gain skills, to meet basic health needs and to have a voice in the decisions that affect their community. Studies show that when women have access to such opportunity, all of society benefits. Their families are healthier, more children go to school, agricultural productivity improves and incomes increase.

**Empowering women is at the very heart of THP's work.**

Through all of our programs, we aim to support women, build their capacity and ensure their voices are heard and influence felt, in their own families, communities and more widely.