## THE GENDER-WISE™ TOOLKIT FOR GRANT-MAKERS



WOMEN DONORS investing in women & girls

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Deanne Weir - Chair, Australian Women Donors Network.

### A MESSAGE FROM Our chair

As a philanthropist and a business owner, I have a key focus on women and girls. I invest in organisations and programs that support and advance them because the need is great and the return on investment is multiplied.

This Toolkit, when used with wisdom and intent, will help you to increase the reach and impact of your philanthropy, and therefore your contribution to building a stronger, more equitable society. The six tools, when integrated into your grantmaking practice, will encourage grantseekers to understand the importance of developing and evaluating their programs through a gender lens, and the results will be astounding.

As our founding Chair, Eve Mahlab AO, so wisely observed: "If you treat unequal people equally, they will still be unequal." I urge you to use these tools so that your philanthropic activities proactively support women and girls to overcome genderbased disadvantage and unleash their potential to contribute fully in our society.

## The Australian Women Donors Network is proud to present our Gender-wise Toolkit. We look forward to working with you and our partners in philanthropy, business and government to improve the reach and impact of all forms of social investment. **99**

JULIE REILLY, CHIEF EXECUTIVE OFFICER OF THE AUSTRALIAN WOMEN DONORS NETWORK.

### A MESSAGE FROM Philanthropy Australia's President



Alan Schwartz AM -President, Philanthropy Australia.

Philanthropy Australia welcomes the Gender-wise Toolkit and we encourage all philanthropists to engage with it and use the tools when developing their philanthropic practice.

Despite our best efforts, unconscious bias affects us all and is increasingly recognised as a factor in decision making at all levels. These tools are designed to integrate practical ways to bring gender, particularly women and girls who are over-represented in disadvantage, into focus in philanthropic practice.

We look forward to sharing the toolkit with our membership, and seeing the positive outcomes that develop as more of us adopt a gender lens approach.

## SETTING THE SCENE

### A LITTLE-KNOWN FACT ABOUT PHILANTHROPIC GRANTS IN AUSTRALIA

Despite considerable advances made in recent decades, Australian women and girls still experience significant disadvantage in many spheres - including the outcomes of philanthropic programs. Because programs affect women and men differently, even those that seem gender-neutral often actually exclude or under-serve some people simply because of their gender, and perpetuate existing inequities.

# **e.g.** A program that offered extra-curricular activities (before and after school) aimed to increase the number of Indigenous students in remote Australia who completed Year 12.

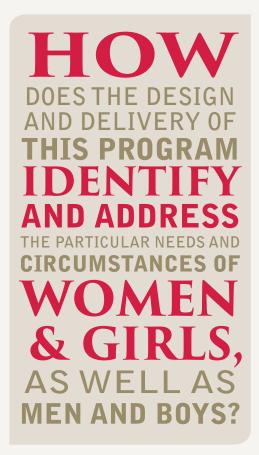
Seemingly gender-neutral, the program actually disadvantaged girls because most of the activities offered were sports-related. Girls were reluctant to participate in physical activities – particularly with their male peers. As a result, the vast majority of program participants were boys.

By deliberately considering the girls' needs and offering activities they would enjoy, programs like this one can deliver benefits to girls as well as boys.

> Because programs affect women and men differently, even those that seem genderneutral often actually exclude or under-serve some people simply because of their gender, and perpetuate existing inequities.

### HOW GENDER-WISE GRANT-MAKING CAN HELP

By developing gender-wise principles and tools, you can make sure that the programs, projects and organisations that you support (hereafter referred to as 'projects') address the particular needs and circumstances of women and girls, as well as those of men and boys. In essence, you will be asking applicants and yourself to 'apply a gender lens' by considering:



By supporting programs that deliberately address gender differences in their design, implementation and outcomes, you'll be making sure that women and girls benefit from philanthropy. As investment in this kind of social change benefits everyone – women, children, men and communities – you'll be contributing to a stronger and more equitable Australia.

## GENDER-WISE Grant-Making IS Good for Everyone

### WHAT ABOUT MEN AND BOYS?

The Australian Women Donors Network focuses on making sure that policies and programs advance women and girls because they are often overlooked due to a lack of power, visibility, or opportunity to voice their needs and opinions.

So while our focus is on women and girls, we promote gender-wise grant-making that supports programs that address the specific needs and circumstances of everyone in the target beneficiary groups, including men and boys.

Being gender-wise and applying a gender lens requires us to identify our (conscious and unconscious) gender assumptions and biases, and then address any resulting barriers to participation.

### ADDRESSING GENDER BIASES

Gender refers to the socially constructed differences between men and women that result in roles and expectations being assigned according to whether someone identifies as male or female. The word 'gender' is different from the word 'sex', which refers to a person's biological and physiological characteristics that define a person as male or female.

A gender-wise program is one that considers the different needs and circumstances of all people within the target beneficiary group.

Other attributes such as ethnicity, wealth, age, disability, and sexual orientation intersect with gender to influence how people are treated, and how they experience life, sometimes resulting in layered disadvantage. For example:

- Aboriginal women frequently experience the disadvantage that comes with being a woman, as well as the disadvantage that comes with being an Indigenous person.
- Disability employment agencies in Australia assist twice as many men as women.

## THE AUSTRALIAN MEN'S SHED

**ASSOCIATION** 

Men sometimes experience mental illness, loneliness, substance abuse and risky behaviour because of their reluctance to talk about emotions, or to seek help and medical attention. Consequently, they can also be reluctant to participate in programs promoted to "help people with a mental illness".

Applying a gender lens to a program's design can identify and address these kinds of issues. In fact, The Australian Men's Shed Association began in response to this gender-specific need. The Association brings men together to work on community projects, encouraging them to form connections and giving them different ways to access health services and information. As a result, over 50,000 men across Australia and their families and communities are reaping the benefits of a program successfully developed with a gender lens.

By acknowledging the difference between males and females we can raise the bar on all philanthropy **99** 

WILLIAM C. RICHARDSON, PRESIDENT EMERITUS OF THE W.K. KELLOGG FOUNDATION.

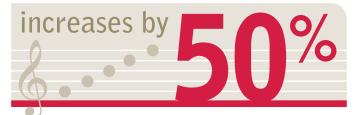
## FACING THE FACTS

### WHAT HAPPENS WHEN DIFFERENT NEEDS AND CIRCUMSTANCES AREN'T CONSIDERED?

These examples highlight the importance of applying a gender lens.

**e.g.** Since introducing blind auditions (where musicians also remove their shoes so that selection panels can't assume gender based on the sound a musician's shoes make as they walk onto the stage), many classical orchestras have dramatically increased the number of women they hire.

In fact, the likelihood of progressing beyond the preliminary audition



for women musicians if they participate in a blind audition<sup>1</sup>, indicating that it was perception of talent, not lack of talent, that had been a barrier to selection.

Despite the fact that men and women metabolise drugs differently, most medical trials are biased toward male subjects, and often do not disaggregate test results by sex. As gender bias in medicine can be a matter of life and death, the USA has required gender equity in medical trials since 1993, but there is no such requirement in Australia<sup>4</sup>.

### HE AIR-CONDITIONING SYSTEMS IN MOST OFFICES ARE SET TO

---> **ZZCC** - THE TEMPERATURE MOST SUITED TO "AN AVERAGE MALE". AS THE TEMPERATURE MOST SUITED TO "AN AVERAGE FEMALE" IS

23-25°c<sup>-</sup>

THE LOWER TEMPERATURE CAN ADVERSELY AFFECT PRODUCTIVITY AND WOMEN'S HEALTH<sup>3</sup>.



### **BEFORE 2012,**

all car interiors and air bags were designed for

**OPTIMUM MALE SAFETY** 

BECAUS

**ONLY MALE DUMMIES** 

were used in automobile crash testing.

As a result of testers not "applying a gender lens" and considering the differences between men and women, **a woman wearing a seatbelt** in a car built before 2012 is **47**<sup>%</sup> **more likely** to be seriously injured than a male in a similar accident<sup>2</sup>.



## GENDER INEQUITY Is still an issue -Even in Australia

Throughout the world, women are under-represented in positions of power and influence, and over-represented in areas of disadvantage. Philanthropy can contribute to addressing this gap in a unique and effective way.

Even in Australia, women experience significant disadvantage in many areas of their lives.

The closer a society is to achieving gender equity, the more prosperous, peaceful, healthy, educated and innovative it is.

As philanthropy aims to build stronger societies, the advancement of women is essential to achieving this goal.

### AT HOME

Every single week, MORE THAN ONE WOMAN IS KILLED

as a result of intimate partner violence<sup>7</sup>, and 55% of women presenting to homelessness support services give domestic violence as the reason for their homelessness<sup>8</sup>. The cost to the Australian economy of this violence? An estimated \$14.7 billion<sup>9</sup>.



## Women do 66% of all unpaid work

(including caring for children and other family members)6.

### IN HEALTH

More **women die** of cardiovascular disease than men, yet **only one third** of cardiovascular clinical trial subjects are female, and only **31%** of cardiovascular trials that do include women report outcomes by sex<sup>16</sup>.

### AT WORK

Women in Australia earn just 82 cents for every male dollar... a disparity that has widened over the past four years<sup>11</sup>.

Female graduate salaries are nearly 10% less than the salaries of male graduates<sup>12</sup>, and this gap grows over time. There is even evidence that the gender pay gap starts with pocket money, with girls receiving 10.3% less than boys<sup>13</sup>.

### AT POLITICS

WOMEN COMPRISE 51% OF OUR POPULATION, BUT LESS THAN 25% OF OUR FEDERAL CABINET (AUSTRALIA'S HIGHEST DECISION-MAKING FORUM)<sup>10</sup>.

### IN STUDY

There is no difference between the mathematical ability of boys and girls, yet negative perceptions of girls' ability in this field discourage them from pursuing it<sup>14</sup>. Equal numbers of boys and girls take (and like) maths in their early education, yet by year 12, almost twice as many boys as girls do advanced mathematics<sup>15</sup>. This gap widens in higher education.



## MAKING A DIFFERENCE

### DO GENDER-WISE PROGRAMS MAKE A DIFFERENCE?

There have been many successful campaigns, organisations, and programs that have made a difference...

**Emily's List** has been instrumental in achieving a greater representation of women in Australia's Parliament.

### The Heart Foundation's 'Go Red for Women'

campaign has drawn attention to the recently recognised differences in how cardiovascular disease affects women and men. This is potentially saving the lives of many women who would otherwise be unaware of the risk of heart disease and preventative actions they can take.

The Big Issue realised it was providing a great opportunity for homeless men, but that women weren't taking up this opportunity because of childcare responsibilities and potential issues arising from selling on a street corner. Their solution was to create the Women's Subscription Enterprise which employs women to collate and sort the magazine for distribution, providing employment, opportunity and hope for a growing number of women. For other compelling examples of how gender-wise programs can make a difference, have a look at our website, and our Guide to Gender-wise Philanthropy

### DOES THE GENDER LENS APPLY TO ALL FUNDING AREAS?

Although it may not be immediately obvious, all funding areas have a gender dimension. For example, one Victorian animal welfare initiative provides temporary shelter for pets that are at risk or displaced due to domestic violence. In some situations concern for the welfare of family pets can be a barrier to a woman leaving a violent situation.

Recognising that women control an estimated 86% of the household spend, and oversee many activities in the home that impact climate change, environmental funders have supported initiatives such as 1 Million Women.

'There is so much power in what we are doing - creating a mass movement of women and girls globally who are fighting climate change through their every actions and decisions.' Tara Hunt, Philanthropist, Founder, Co-CEO 1 Million Women.

It is recognised that globally, women are disproportunately affected by the impact of climate change.

Some research came across my desk from The Arts Centre Melbourne about their flagship hip-hop and urban music mentoring program, 'Dig Deep'. It had been found that while Dig Deep had been incredibly successful in engaging young men, the program had not attracted young women who expressed reluctance to participate in the mixed gender environment. In order to address this gender imbalance, The Arts Centre developed a hip-hop program for young women only, 'Sisters on the Mic', which would establish a safe creative space for young women led by other female artists.

THE BESEN FOUNDATION FUNDED "SISTERS ON THE MIC". DEBBIE DADON, CHAIR, BESEN FOUNDATION.

## HOW TO BE A Gender-Wise Grant-Maker

# 1

### COMMIT TO GENDER INCLUSION AND EQUITY.

- Have policies and practices that are inclusive of women and girls and will bring about sustained, equitable change.
- Use the tools in this Gender-wise<sup>™</sup> Toolkit.
- Configure your grants management system and records so that reports showing the beneficiaries of your grants include a breakdown by gender. Successful businesses know that "If it matters, it's measured". Measuring makes performance visible, and provides all stakeholders with the information they need to provide an appropriate focus, make adjustments as required, and then celebrate when measured goals are met. To accurately measure the impact of programs you support, reports need to include a breakdown by gender.
- Be informed from a gender-wise perspective – about the area/s you are funding, because a robust knowledge of how a gender lens can make a difference will improve the effectiveness of your funding decisions. For example:
   Refer to our Fast Fact Sheets
  - Conduct your own research through a gender lens.



### MAKE YOUR Commitment Visible.

Add relevant statements on your website, collateral, and guidelines for applications.

Have policies and practices that are inclusive of women and girls and will bring about sustained, equitable change. **99** 

**e**.**g**. The Alliance for Gambling Reform, when seeking funds to raise awareness about the detrimental effects of gambling addiction, applied a gender lens to the issue at the suggestion of a potential funder, whose research had indicated a correlation between gambling and domestic violence.

The Alliance's Campaign Manager's subsequent research found an overwhelming link between gambling addiction and domestic violence: 38% of problem gamblers reported that they were a victim of domestic violence, and 37% identified as being a perpetrator of domestic violence<sup>17</sup>. This insight transformed his approach to the project and enabled him to create more penetrating and informative outreach messages. Thus, it was the funder's knowledge that prompted the grant-seeker to apply a gender lens and potentially achieve a better outcome.

## HOW TO BE A Gender-Wise Grant-Maker



## INFORM Applicants.

Make sure grant-seekers know that they need to:

- identify the different needs and circumstances of women (and men) in their target groups.
- explain how the design and delivery of their program will address those different needs and circumstances.

**e.g.** Homeless women often have children with them, so emergency accommodation needs to provide rooms with multiple beds, along with nappies, cots, baby-proofed rooms, and appropriate safety and privacy measures.

An applicant seeking funding for a homeless service needs to demonstrate that they have considered the needs of homeless women with children, whether the proposed service will be available to men and women, or women only.

4.

### APPLY A GENDER LENS WHEN YOU ASSESS APPLICATIONS.

Consider how the design and delivery of the proposed programs address gender differences in the target groups, and give this appropriate weighting in your assessment of applications.



TOOLS 5 & 6 ON PAGE 12

### KNOW AND CELEBRATE THE IMPACTS OF GENDER-WISE GRANT-MAKING.

- Collect evidence about the impacts of a gender-wise approach to funding.
- Ask recipients to report outcomes by gender.
- Celebrate and publicise outcomes of gender-wise programs you have supported.
- Encourage recipients to share how they were gender-wise, and what they have learnt from using a gender-wise approach.

Whether you need to adapt and add to your existing material or rethink your approach to grant-making, the Genderwise<sup>™</sup> tools in the following pages are easy to incorporate and will give your philanthropic activities greater reach and impact.

Imagine how strong society could be if philanthropy unleashed the full power of women and girls.

## THE GENDER-WISE<sup>™</sup> TOOLS

### FOR YOUR WEBSITE

Include the following information on your website in appropriate places.

For example, you could place the Statement of Commitment on your home page, and the information about the gender-wise guidelines on the page inviting grant-seekers to apply for grants.

## **TOOL 1 STATEMENT OF COMMITMENT**

[Insert name] is committed to gender inclusion and equity. Because policies and programs can affect women and men differently, we will give preference to applications that demonstrate gender inclusion and equity, so that we maximise the impact of our philanthropic investment.

## TOOL 2 GENDER-WISE GUIDELINES FOR GRANT-SEEKERS

Include the following text on the appropriate page of your website, so that grantseekers can use our *Gender-wise guidelines for grant-seekers* to better understand how they can apply a gender lens to their proposed program.

Before preparing your application, please download and read the pdf at: http://www.womendonors.org.au/Gender-wise

Appendix A contains a copy of our Gender-wise guidelines for grant-seekers

## THE GENDER-WISE TOOLS

### FOR YOUR APPLICATION FORM

## TOOL 3 GENDER-WISE QUESTIONS FOR APPLICATION FORMS

Include these questions in your application form:

- 1. Who are the intended beneficiaries? (Include a breakdown by gender)
- 2. How does the program take into account the different needs, interests, and circumstances of each gender?
- 3. How will the program address gender-based inequities?

**e.g.** If an applicant is seeking funds for a facility to help integrate refugees and asylum seekers into Australian society, they need to explain how they have considered the different needs, interests, and circumstances of men and women (e.g. cultural expectations, caring responsibilities, levels of education, greater social exclusion).

For more information, refer to Appendix A: Gender-wise Guidelines for Grant-seekers.

Consider adding the Statement of Commitment (Tool 1) to your application form.

### WHEN ASSESSING APPLICATIONS

## **TOOL 4 ASSESSMENT CRITERIA**

Answer these questions when assessing applications:

- 1. Does the program clearly identify the intended beneficiaries and provide a realistic breakdown by gender?
- 2. Does the program's design and delivery consider and address the different gender-based needs, interests, and circumstances of the intended beneficiaries?
- 3. Does the program address gender-based inequities?

## THE GENDER-WISE TOOLS

### FOR REPORTS

Ask recipients to answer the following questions in the reports they provide to you.

## TOOL 5 GENDER-WISE QUESTIONS TO INCLUDE IN PROGRESS REPORTS

- 1. What is the breakdown by gender of people who have benefited from this project so far?
- 2. If the breakdown by gender of your beneficiaries is different from what you expected to achieve at this stage:
  - a. Why do you think this is the case? (e.g. previously unidentified barriers to participation)
  - b. What are you planning to do to achieve the planned breakdown by gender? (e.g. provide child-care for night-time sessions as well as day-time sessions of a program)

**e.g.** A legal centre in Melbourne was given funds so that it could provide legal support to disadvantaged Australians, but when compiling their first progress report, they realised that most of their clients were men. When they investigated the reason, they found out that many potential female clients, particularly those with young children, found it difficult to travel from the suburbs to the legal centre's CBD office. As a result, the legal centre established a phone service, so that women could receive advice over the phone. If the progress report had not included these gender-wise questions, the legal centre may never have identified, nor addressed, the unintentional exclusion of women.

## TOOL 6 GENDER-WISE QUESTIONS TO INCLUDE IN THE FINAL REPORT

- 1. What is the breakdown by gender of people who benefited from this project?
- 2. If the breakdown by gender of your beneficiaries was different to what you expected:
  - a. why do you think this is this the case?
  - b. what would you do differently in future programs to achieve the planned breakdown by gender?
- 3. By adopting a gender lens and identifying the gender reach of your project, what insights have you gained and in what ways was the program better than if you had not adopted a gender lens?
- 4. Describe how you plan to share with your colleagues and stakeholders what you have learned about applying a gender-wise approach to this program.

## WHAT ELSE CAN YOU DO?

Applying a gender lens means more than just considering how your grant-seekers are designing, implementing and reporting on their programs: you can make a significant difference by applying a gender lens to all aspects of your operation.



- Is there a gender balance in your governance structure?
- Do you measure and report on outcomes by gender?
- Do your strategies and investments reflect a commitment to gender equity?
- Do you conduct or reference research about the different needs and circumstances of women and girls, and the outcomes of not considering their needs and circumstances?
- Are your internal and external communications inclusive and impartial?

### HOW WE CAN HELP

The Australian Women Donors Network offers a range of services to help you develop and strengthen your gender-wise philanthropy.

### GENDER-WISE™ WORKSHOPS

If you haven't already attended one of our Gender-wise<sup>™</sup> Workshops, please visit our website and register for one, or contact us to talk about tailoring a workshop to your needs.

## BE A CHAMPION OF CHANGE

### RECOGNITION OF YOUR COMMITMENT TO GENDER-WISE GRANT-MAKING

We recognise gender-wise grant-makers in a number of ways.

Contact us to find out how you can be listed on our website as a gender-wise grant-maker, and receive permission to use our Gender-wise<sup>™</sup> logo on your website.



Consider nominating for a Gender-wise Philanthropy Award, in the Philanthropy Australia Awards Program.

## **CONTACT US**

Phone: +61 3 9620 5554 Email: info@womendonors.org.au Internet: www.womendonors.org.au

## ACKNOWLEDGEMENTS

### ACKNOWLEDGEMENTS

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We also acknowledge our Board for their contribution of governance and funds or skilled services

Think lens, think glasses. Glasses correct limitations of vision and enable clearer sight. And so it is with a gender lens, which helps us to see more clearly the role gender plays in shaping our male and female lives, our work, experience and choices.

MARY CROOKS AO, EXECUTIVE DIRECTOR OF VICTORIAN WOMEN'S TRUST.

## APPENDIX A: Gender-Wise Guidelines For grant-seekers

### 1. DO YOUR RESEARCH

- Find out about the different needs and circumstances of the women, girls, men, and boys who are the intended beneficiaries of the program.
- Are there historical disadvantages or difficulties due to gender that the program could address?

Refer to our **Fast Fact sheets** at http://www.womendonors.org. au/fast\_facts.php, and conduct your own research through a gender lens.

### 2. DESIGN YOUR PROGRAM WITH A "GENDER LENS"

- Identify any (conscious or unconscious) gender assumptions and biases that could affect the program's design and implementation.
- Identify any barriers to access and participation that women and girls, or men and boys, might encounter.
  For example, a legal centre in Melbourne was given funds so that it could provide legal support to disadvantaged Australians. At first, most of their clients were men, until they realised that many potential women clients, particularly those with young children, found it difficult to travel from the suburbs to the legal centre's CBD office.
- Make sure you can report on program beneficiaries by gender.
- Make sure you can measure the impact on program beneficiaries by gender.

### FOR FURTHER INFORMATION

- Download the Guide to Gender-Wise Philanthropy from our website: http://www.womendonors.org.au/Gender-wise
- Connect with us on facebook and twitter (@WomenDonorsOz)
  Sign up to our e-newsletters: http://www.womendonors.org.
- au/contact\_us.php

### 3. INCLUDE GENDER-SPECIFIC INFORMATION IN YOUR APPLICATION

• Where relevant, make it clear that you have done your gender-wise research and applied a gender lens to the design, implementation, management, and reporting of the program.

### 4. CONSIDER AND ADDRESS OTHER SOCIAL FACTORS

• Include any other factors (e.g. age, ethnicity, disability, socio-economic status) that intersect with gender and might limit people's access to the program, and explain how you plan to address these considerations.

### 5. COMPLETE THIS CHECKLIST BEFORE YOU SUBMIT YOUR APPLICATION

Have you clearly specified relevant aims and targets for women, girls, men and boys?

YES	NO

YES NO

Have you clearly identified the different needs and circumstances of women and men, and explained how you will address those different needs and circumstances?

Have you explained how the program will provide genuine opportunities for women and men to voice their needs and opinions?

Have you specified how you will measure and evaluate the impact of the program on women and men?

Is there a suitable gender representation on the program's management and governance group? YES NO

YES NO

YES NO

## REFERENCES

<sup>11</sup>Harvard Kennedy School Gender Action Portal 2000, <<u>http://gap.hks.harvard.</u> edu/orchestrating-impartiality-impact-%E2%80%9Cblind%E2%80%9D-auditions-femalemusicians>

<sup>2</sup> The International Research Council on Biomechanics of Injury 2013, <http://www.ircobi. org/downloads/irc13/pdf\_files/98.pdf>

<sup>3</sup>Nature Climate Change 2015, <<u>http://www.nature.</u> com/nclimate/journal/v5/n12/full/nclimate2741. <u>html</u>>

<sup>4</sup>Bloomberg Business 2014, <http://www.bloomberg. com/news/articles/2014-03-03/women-s-healthharmed-as-medical-studies-ignore-gender>

<sup>5</sup>Australian Bureau of Statistics 2009, <abs.gov.au/ AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features4 0March%202009>

<sup>6</sup>Australian Bureau of Statistics 2009, <abs.gov.au/ AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features4 0March%202009>

<sup>7</sup>Australian Domestic and Family Violence Clearing House 2013, <http://www.adfvc.unsw.edu.au/ PDF%20files/Fast\_Facts\_9.pdf>

<sup>8</sup>Homelessness Australia 2013, <http://www. homelessnessaustralia.org.au/images/publications/ Fact\_Sheets/Homelessness\_and\_Women.pdf>

<sup>9</sup>White Ribbon 2013, <http://www.whiteribbon.org. au/update/a-14-7-billion-dollar-burden-revealingthe-national-cost-of-violence-against-women > <sup>10</sup> Parliament of Australia 2015, <http://www.aph.gov. au/about\_parliament/parliamentary\_departments/ parliamentary\_library/parliamentary\_handbook/ current\_ministry\_list>

<sup>11</sup> Workplace Gender Equality Agency 2015, <https:// www.wgea.gov.au/sites/default/files/Gender\_Pay\_ Gap\_Factsheet.pdf >

<sup>12</sup>Workplace Gender Equality Agency 2015, <https:// www.wgea.gov.au/sites/default/files/GradStatsfactsheet-2014.pdf>

<sup>13</sup>The Heritage Bank 2015, <https://www.heritage. com.au/Blog/Money-Saving-Tips/The%20latest%20 Aussie%20Guide%20to%20Pocket%20Money.aspx>

<sup>14</sup>Monash University 2007, <http://users.monash. edu.au/~hwatt/articles/ProfessionalEducatorAug07. pdf>

<sup>15</sup> Australian Mathematical Sciences Institute 2014, <a href="http://amsi.org.au/publications/participation-year-l2-mathematics-2004-2013/16">http://amsi.org.au/publications/participation-year-l2-mathematics-2004-2013/16</a>>

<sup>16</sup> Brigham and Women's Hospital 2014, <http:// www.brighamandwomens.org/Departments\_and\_ Services/womenshealth/ConnorsCenter/Policy/ ConnorsReportFINAL.pdf>

<sup>17</sup> Deakin University 2005, <a href="http://www.deakin.edu">http://www.deakin.edu</a>. au/health/psychology/research/ease/Research-Papers/ From%20Pokies%20to%20Problems%20report.pdf>

### SUGGESTED FURTHER READING

Australian Human Rights Commission - Bringing Equality into Focus: Applying the Gender Lens to Philanthropy

Women Moving Millions – Gender Transformative Philanthropy: A Case for More Effective Giving

Grantcraft - Funding for Inclusion: Women and Girls in the Equation

Grantcraft – New Perspectives, New Solutions: Funding Organisations Led by Girls and Young Women

Victorian Women's Trust - Gender Lens for Inclusive Philanthropy

Mama Cash - Grant-making with a Gender Lens: Five Practical Case Studies

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