



The Multiplier Effect Of Investing In Gender Justice

A Wealth Adviser's Guide To Maximising Impact For
Women And Girls

October 2025



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Executive summary

2%

Only 2%

of philanthropic funding goes to women and girls

Investing in women and girls creates a ripple effect



**ECONOMIC
GROWTH**



EDUCATION



**PEACE +
STABILITY**



CLIMATE



**HEALTH +
NUTRITION**



**HUMAN
RIGHTS**

Why it matters

PEACE + STABILITY

Agreements shaped by women are 35% more likely to endure 15+ years, improving stability and other societal outcomes (Council on Foreign Relations, 2025)

CLIMATE

Women make up 80% of climate-displaced populations, and are central to solutions that sustain households and protect resources (International Center for Research on Women, 2023)

ECONOMIC GROWTH

Closing the gender gap could add 20% to global GDP (World Economic Forum, 2024)

Community-led organisations are key for driving change

- Embedded in their communities
- Deep knowledge of local contexts
- Adapt quickly
- Trusted relationships with local community
- Design sustainable, effective solutions
- Quick to respond in times of crisis

Adviser strategies for gender justice

- Frame giving to women and girls as a strategic, high-return investment
- Highlight the 'multiplication effect'
- Use storytelling as a bridge
- Make the ESG parallel explicit
- Present pooled funds as 'maximum impact investing'
- Appeal to legacy and next-gen priorities
- Connect global impact with local initiatives

Contact our giving experts to strengthen your philanthropic strategy
for gender justice

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A practical guide for wealth advisers

Philanthropy is shifting rapidly. By 2030, an estimated \$18 trillion in wealth will pass to younger generations, opening exciting opportunities for giving that creates lasting impact (Crowfoot, 2024). Donors increasingly want their money to generate positive social and environmental outcomes alongside financial returns, but research suggests they may be unsure how to translate these intentions into action (Dowding & Coates, 2025).

As a trusted adviser, you help clients navigate this landscape, connecting them with opportunities that are both meaningful and effective. This is a pivotal moment to explore the potential of gender-focussed philanthropy and support clients in shaping a legacy that creates far-reaching change.

Women and girls' causes receive only 2% of philanthropic funding, having risen to 2.18% in 2022 before settling back to 2.04% in 2023 (Ackerman & Bergdoll, 2025). The recent wave of global funding cuts has further strained the sector, with women and girls' organisations among the hardest hit (UN Women, 2025).

Yet evidence continues to show that investing in women and girls creates a powerful multiplier effect across families, communities and economies (World Food Programme, 2024).

Advancing gender justice not only drives social and environmental progress but also delivers meaningful, long-term returns—though donors may be unaware of its transformative potential.

Women's organisations continue to show extraordinary resilience by leading their communities, innovating with limited resources and driving real change where it matters most. By setting them up with the funding they need, the potential is enormous, and by focusing on smaller, community-based organisations advisers can connect clients with initiatives that are deeply rooted in the communities they serve and best positioned to overcome barriers towards gender justice, from education and healthcare to economic and political inclusion.

These organisations deliver measurable, high-impact outcomes and create ripple effects across social, economic and environmental spheres. This paper provides insights, data and strategies advisers need to guide clients toward transformative opportunities for women and girls, enabling lasting change at both local and global levels.

This paper is designed to help. Inside, you'll find:

- **Sharable insights and data** on the landscape for women and girls, to share with your clients
- **Key insights** for backing community-led organisations in gender-focussed philanthropy and beyond
- **Seven practical tips** to structure and guide client conversations on giving to women and girls causes

The global cost of leaving women and girls behind, and the intersectional case for investing in them

Understanding the barriers to gender justice and recognising the intersectional impact of gender-focussed initiatives helps to demonstrate how supporting women and girls can generate impact for a range of social, economic and environmental causes at both a local and global level.



Economic growth + gender

A girl born today faces a world that does not treat her equally. Schools, markets, healthcare, laws and social norms all exist in ways that limit her opportunities from the start. Women carry out nearly three quarters of the total amount of unpaid care and domestic work—this hidden labour functions as a vast, unrecognised subsidy to every economy, while limiting women's opportunities to participate equally in public and economic life (Action Aid, 2023).

Out of 190 countries surveyed, the World Bank found that women were on equal legal standing with men in just 12 of them (World Bank, 2018). At the current pace, it will take more than a century to close gaps in economic participation, education, health and political voice—more than five generations. These delays carry a global price, where gender-based discrimination costs the economy \$6 trillion (OECD, 2019). In recent years, countries have reduced these costs through social and legal reforms, such as curbing child marriage, criminalising domestic violence and increasing the number of women elected officials.

In fact, the economic returns are striking. The World Bank estimates that closing the gender gap in employment and entrepreneurship could increase global GDP by more than 20% (World Economic Forum, 2024). Similarly, the International Monetary Fund (IMF) demonstrates that narrowing the gender gap in labour markets could boost GDP in emerging markets and developing economies by almost 8% while fully

closing the gap could potentially lift GDP by 23% on average in these countries (Calvino N, 2024). And beyond economic performance, research shows that having more women in leadership roles boosts organisational performance, sparks innovation and cultivates inclusive workplace cultures (Institute of Government & Public Policy, 2024).

In the European Union, improving gender equality is projected to lead to a 6.1% to 9.6% increase in GDP per capita by 2050, amounting to €1.95 to €3.15 trillion, and creating an additional 10.5 million jobs (European Institute for Gender Equality, 2025). In South Asia, equalising women's labour force participation with men's could boost regional GDP by an extraordinary 51% (Bussolo & Triyana, 2024)—GlobalGiving partners, Rajasthan Samgrah Kalyan Sansthan, Seva Mandir and Empowering Women of Nepal are among many impactful organisations driving this change through promoting livelihood growth and self-reliance for women across their regions.

Yet, globally, women earn just 77 cents for every dollar earned by men. At current rates, it will take over 130 years to achieve pay parity (Romig, 2024).



Education + gender

It's estimated that around 119 million girls are out of education, including 28 million of lower-secondary school age and 58 million of upper-secondary school age (UNICEF, 2023). Gender parity in primary school may be improving, but

the most marginalised girls, especially those in rural areas, remain excluded (World Bank Group, 2022). Key barriers include poverty (even for affording basics like uniforms, transport, materials), unsafe or distant journeys, lack of safe and hygienic facilities (especially for menstruation), unpaid care responsibilities, social norms that prioritise boys, early marriage and pregnancy, and instability from conflict or displacement. In countries affected by conflict, girls are more than twice as likely to be out of school than girls living in non-affected countries.

Women with only a primary education earn 14–19% more than those with no education, while those who complete secondary school earn nearly twice as much (Malala Fund, 2018). The global cost of girls missing out on secondary education is staggering, estimated at between \$15 and \$30 trillion in lost wealth (World Bank Group, 2018). And tragically, when girls are pulled out of school, opportunities shrink across generations, reinforcing cycles of poverty.

Educating girls is one of the most effective ways to drive change across society, including tackling the climate crisis. According to the United Nations Educational, Scientific and Cultural Organisation (UNESCO) educating girls could result in a massive reduction in carbon dioxide emissions of 51.48 gigatons by 2050 (Phillips, 2021)—the effects cascading across generations. Educated girls are more likely to delay marriage, have healthier families and invest in their children’s education, creating a cycle of improved health and prosperity that strengthens whole communities (World Bank Group, 2022).



Climate + gender

An estimated four out of five people displaced by the impacts of climate change are women and girls (UN, 2022). The climate crisis hits them hardest as existing gender inequalities and limited access to resources magnify their vulnerability. In many communities, women and girls are responsible for securing food, water and

fuel, so droughts, floods and extreme weather directly threatens their daily survival. Displacement and the loss of livelihoods further increases the risk of gender-based violence and child marriage, while interruptions to education limit their ability to build the skills and knowledge needed to adapt and thrive in a changing climate. When given the chance, women are pivotal actors in climate action and adaptation (UNCC, 2023). Climate initiatives with women in leadership roles have shown higher levels of community support and longer-term sustainability (UN, 2022).

Indigenous women, in particular, are leading efforts to conserve biodiversity and protect natural resources, demonstrating how gender equity strengthens resilience in the face of environmental crisis (UNCC, 2025). A representative from GlobalGiving partner, MADRE, says:

“Climate change has wreaked havoc on the lives and livelihoods of Indigenous women in Kenya. MADRE and the Indigenous Information Network are training Indigenous women to conserve resources and adapt to climate change. Women are learning to harvest rainwater and to store food and water to last through droughts.”

Women account for an average of 43% of the agricultural labour force in developing countries, ranging from around 20% in Latin America to nearly 50% in East and Southeast Asia and sub-Saharan Africa (FAO, 2011). The proportion is even higher in some countries and can vary significantly within them. Closing the gender gap in access to agricultural resources could boost women’s farm yields by 20–30%, increasing total agricultural production in developing countries by 2.5–4% and reducing global hunger by 12–17%, equivalent to 100–150

million people. Beyond yields, women farmers often reinvest more in household nutrition and education than men, meaning gains in women's productivity translate directly into healthier families and stronger economies (DOSS, 2017).

Peace, stability + gender

Conflict, climate shocks and economic volatility deepen existing gender gaps. Today, 308 million people across 73 countries need humanitarian assistance (UN Women, 2025), and women and girls are disproportionately affected (UN News, 2025). Where violence escalates, so too do early marriages, school dropouts and gender-based violence. In addition, displacement exposes women and girls to heightened risks of trafficking, exploitation and other unsafe conditions.

When women are excluded from leadership and decision-making in crisis response, solutions become less effective, disconnected from those most affected, and more likely to result in fragile agreements that fuel renewed instability, waste donor resources and prolong cycles of violence.

Research shows that peace agreements involving women are more durable, and are 35% more likely to last at least 15 years and 20% more likely to endure beyond two years (Council on Foreign Relations, 2025). Agreements are also 64% less likely to fail when women's groups and civil society are engaged. Real-world cases illustrate this vividly. In the Philippines, women negotiators in the Bangsamoro peace process secured provisions that linked women's economic participation to post-conflict recovery (Reilly & Súilleabháin, 2015). And in Colombia, women's organisations won the creation of a gender subcommittee that directly shaped a peace agreement, addressing the rights of women victims of conflict to truth, justice, reparation and guarantees of non-repetition. This victory reduced the humanitarian impact of an armed conflict and represents a historic opportunity to transform the status of women in Colombian society through fundamental structural change (UN Women, 2016).

Women still face structural limits on political voice. Globally, they serve as Heads of State or Government in only 25 countries and make up 27.2 per cent of Members of Parliament (UN Women, 2025). Even where elections are fair, the path to those seats is narrow and hindered by informal gatekeeping, financial barriers and entrenched norms that favour men. As a result, when decisions on land, budgets, peacebuilding or policing are made, women are often underrepresented or entirely excluded.

Challenges remain, yet some remarkable initiatives are embedding gender equality into their work, for instance, the Sendai Gender Action Plan, which incorporates gender equality into disaster risk reduction and crisis response (UNDRR, 2024). Developed through consultations with over 65 countries and 500 stakeholders, the plan sets out nine objectives and 33 recommended actions, covering sectors such as climate, health, education and early warning systems. It encourages governments and organisations to collect sex, age and disability disaggregated data, integrate gender equality into policies and investments, and ensure women's voices shape policies, programmes and recovery efforts. By doing so, it creates a framework to make crisis response more inclusive, effective and accountable.

GlobalGiving partners Transformacion Colectiva con Equidad AC and Girl Determined are putting this into practice by placing women and girls at the centre of their work, encouraging and developing their participation, skills, confidence and decision-making power to create more inclusive, sustainable and equitable communities.

Health, nutrition + gender

Women make up half the world's population, yet women's health receives just 5% of global healthcare research and development, leaving women and girls facing systemic barriers to accessing quality healthcare, from reproductive services to maternal care (Languille, 2025).

This gap is compounded by the disproportionate impact of climate change, famine, conflict and economic hardship on women, widening health inequities between women and men.

Every day, nearly 800 women die from preventable causes related to pregnancy and childbirth, with 95% of these deaths occurring in low- and middle-income countries (Avigad, Ramanarayanan & Barnes, 2024). Malnutrition affects women and girls disproportionately (Buechner & Fox, 2023): in many households, women and girls eat last and least, increasing risks of stunting, anemia and poor maternal health. Adolescent girls are especially vulnerable, as early pregnancy compounds health risks for both mother and child.

Investing in women's health generates cascading benefits (National Academy of Sciences, 2017), with access to family planning and reproductive health services reducing maternal and infant mortality (Sully, Biddlecom, Darroch, Riley, Ashford, Lince-Dreoché, Firestein & Murro, 2020). In addition, When women control household resources, spending on food and healthcare rises, directly improving family wellbeing (Revenga & Shetty, 2025). Improved nutrition for girls leads to better educational outcomes, stronger economic participation later in life (Moquette & Kent, 2021) and strengthens the global economy (Harris, 2024).



Human rights + gender

One in three women worldwide experiences physical and/or sexual violence in her lifetime, most often at the hands of an intimate partner (WHO, 2021). Harmful practices such as child marriage and female genital mutilation (FGM) persist, affecting millions of girls each year and stripping them of their rights to bodily autonomy, safety and education. Legal protections are uneven and often poorly enforced, and in many countries laws fail to criminalise domestic violence, marital rape or workplace harassment.

Protecting women's rights is not just about reducing harm, but enabling full participation in society. Legal reforms that guarantee equal rights to property, inheritance, employment and political representation directly expand opportunities for women and strengthen democracy. Upholding women's human rights is a precondition for achieving equality and unlocking the social and economic dividends of inclusive societies. An example of this can be seen with GlobalGiving partner, Nyaka, who support survivors of domestic violence in Uganda with safe spaces and vital services, supporting them to rebuild their lives, restore their confidence and reconnect with their communities.

Investing in women and girls is one of the smartest strategies for creating lasting change. From economic growth to climate resilience, peacebuilding to public health, the ripple effects are undeniable. Gender justice is inherently intersectional, driving progress across nearly every global challenge we face.

Yet progress remains fragile in the face of shrinking aid budgets, political instability and entrenched inequities. The real question is not whether investing in women and girls works, but how we ensure funds reach them in meaningful, sustainable ways.

That is where community-led organisations come in. Operating closest to the challenges and possibilities, they understand the realities women and girls face in their own communities, and they are already driving solutions that global systems too often overlook. With the right investment, these organisations can scale their impact, strengthen resilience and accelerate the change we know is possible. We'll explore their vital role in the next section of this paper.

The power of community-led organisations

Rooted in their communities, local nonprofits have the trust, knowledge and relationships needed to respond to local needs with speed and nuance (Adler, 2022). They understand the challenges first-hand and are best placed to design solutions that are not only effective but sustainable. Because they are embedded in local contexts, they can adapt quickly to shifting conditions, making them more resilient than larger, external actors, particularly during crises.

One of the biggest challenges they face, however, is the way funding is structured. Grants are often short-term, restricted to specific projects or designed with larger NGOs in mind (Carlman, 2020). This leaves smaller, local groups struggling to cover essential core costs or plan strategically for the future. Without the ability to invest in staff retention, technology or long-term planning, many promising organisations are trapped in a cycle of survival rather than growth. That lack of flexible funding feeds into another challenge in limited capacity. Many community-led organisations operate with small teams or volunteers, balancing frontline delivery with the demands of fundraising, compliance and reporting. With so much on their plates, there's little room to build systems or strengthen operations. This creates a vicious cycle, where limited capacity restricts access to bigger grants, which in turn prevents organisations from building the capacity funders expect.

Power dynamics compound this pressure. Larger NGOs and funders often set priorities, leaving community voices sidelined in decision-making processes. This can lead to solutions that miss the nuance of local needs or undermine community ownership.

Without access to the right networks, these organisations also struggle to be heard. Donor circles, policymakers and media platforms are often closed to them, making it harder to raise their profile or advocate for their communities.

The lack of visibility not only limits their access to funding but also silences local perspectives in national and global forums where their expertise and experience is most needed.

Even when they do break through, heavy administrative requirements can block progress. Due diligence processes, detailed reporting and compliance checks are often designed for organisations with dedicated finance and compliance teams rather than smaller, local organisations (Mercado, Gordo & Kapoor, 2024). Funders may also view grassroots organisations as "high risk," regardless of their proven track record, adding another hurdle. This perception of risk could also reflect bias rather than evidence, reinforcing inequities in who gets funded.

GlobalGiving helps to break down these barriers. As a one-stop shop to impactful giving, we connect trusted community-led organisations with flexible funding, global networks and tools to strengthen their capacity. Our platform is designed to meet funder accountability needs while keeping requirements accessible, so local leaders can focus less on administrative burdens and more on the impact they know how to deliver. Providing both funding and credibility, we help local groups gain the legitimacy they need to reach wider systems.

In 2024, GlobalGiving enabled **1,000** community-led nonprofits to **access \$9.3 million** to support women, girls and gender justice in **118 countries**:

- \$5M in online giving from 20,000 individual donors
- \$500K in major gifts directly to nonprofits
- \$3M in corporate grants
- \$800K in GlobalGiving-driven grants and matching funds

Community-led organisations drive change

Msichana Imara Foundation

TANZANIA

Msichana Imara empowers girls through digital literacy, entrepreneurship and sustainable menstrual health programmes. With support from GlobalGiving donors, their school programming trains 100 girls at a time to become ambassadors for menstrual health and education. By teaching thousands of girls to make reusable sanitary pads from locally sourced materials, the initiative addresses affordability, accessibility and sustainability, equipping girls with skills to lead and educate their peers.



Photo: Msichana Imara Foundation

Ipas Mexico AC

MEXICO

Ipas Mexico works to expand access to abortion and contraceptive services across Latin America and the Caribbean, where 4.4 million unsafe abortions occur annually, contributing to around 39,000 deaths. A grant from GlobalGiving enabled Ipas Mexico to strengthen reproductive health ecosystems by advocating for inclusive public health policies and supporting community-based care.



Photo: pas Mexico AC

Despite their impact, women and girls focused organisations are seeing lifeline grants disappear with little notice. A recent UN report found that 90% of women's organisations have been pushed to breaking point, with half expecting to close within six months if funding challenges persist (UN Women, 2025).

GlobalGiving proudly supports these local leaders on the frontlines, providing flexible, long-term funding that keeps essential services running. By unlocking their potential, we not only help to strengthen women and girls focused initiatives but also amplify impact across interconnected social, economic and environmental challenges, demonstrating how gender justice can be a multiplier for broader global progress.

Strategies for wealth advisers and talking to clients about gender justice

In this section, we've outlined seven practical tips to help advisers guide clients' in turning their philanthropic goals into meaningful action for women and girls. These strategies demonstrate how to connect personal values with measurable impact, amplify ripple effects across communities and support initiatives that create lasting change both locally and globally.

- 1. Frame gender justice as a high-return investment.** Position giving to women and girls just like a strong portfolio: diversified, resilient and designed for long-term returns. Clients understand the compounding effect of smart investments, and this is philanthropy's version. Supporting women and girls generates ripple effects across education, health and economic growth, building stronger communities while aligning with the United Nations' Sustainable Development Goals, personal values and legacy ambitions.
- 2. Use storytelling as a bridge.** Case studies of women-led change help translate abstract metrics into tangible outcomes and resonate across generations in family wealth conversations. A story of a girl who becomes the first in her community to finish school can be as powerful for legacy planning as a story of wealth creation. Advisers can lean on these stories to spark more values-based conversations with clients. Here's an example from one of our partners:



Photo: Afghan Institute of Learning

Threads of Hope: Empowering Women in Kabul

SAHAR EDUCATION

In Kabul, 100 women, many previously illiterate, financially dependent and isolated, are transforming their lives at Sahar Education's Threads of Hope centres. They study tailoring, literacy, health and women's empowerment, gaining the skills, knowledge and confidence to shape their own futures. As one student, Habiba, explains:

"Before joining this class, I couldn't read or write. This programme gave me the eyes to see and understand my world. Now I believe education is power."

The impact goes beyond learning. Women in the programme are earning income through sewing commissions while gaining confidence and voice in their communities. Shahnaz, a participant, says: "I can sew for my children and even take orders. I'm proud to support my family." Threads of Hope shows how targeted support for women and girls can create tangible social, economic and personal change, making a measurable difference to entire families and communities.

3. Highlight the ‘multiplication effect.’

Funding women and girls is one of the few areas where a single gift creates outsized impact. Because these causes are so underfunded (Ackerman & Bergdoll, 2025), each contribution is transformational. Advisers can use this “opportunity gap” to show clients where their giving can really move the needle.

4. Make the impact investing parallel explicit.

For clients that have shown interest in impact investing, giving to women and girls shares many of the same principles. Both take a strategic, outcomes-oriented approach that seeks lasting systems change rather than short-term relief. For advisors, framing support for women and girls as investments in community well-being can help clients see how their giving generates measurable social returns. And additionally, for clients familiar with ESG investing, gender-focused philanthropy is a natural next step. It applies the same principles to social impact, addressing systemic risk through a framework they already know and trust.

5. Present pooled funds as ‘maximum-impact investing.’

For clients who want to see efficiency and scale, introduce the idea of pooled funds. These operate like investment funds, diversifying across organisations globally, reducing risk and increasing the overall impact of each contribution. The GlobalGiving Girl Fund (GlobalGiving, 2017), for example, pools donations to support a portfolio of community-led organisations committed to issues affecting women and girls, allowing clients to contribute to multiple high-impact initiatives at once while ensuring their giving reaches those best positioned to deliver lasting change.

6. Appeal to legacy and next-gen priorities.

For clients who care deeply about legacy, supporting women and girls offers one of the clearest pathways to lasting change—the benefits cascading across families and communities for generations.

It’s also an area that resonates strongly with the next-generation of philanthropists (Daniken, C & Pruitt, A. 2025), who increasingly value social justice alongside traditional wealth stewardship (Ricketts, 2024). Advisers can use this alignment to connect with both current and future decision-makers in families.

7. Connect global impact with local initiatives.

Clients don’t have to choose between supporting global issues or focusing closer to home. Local progress drives global change, and advisers can help clients pair investments in women and girls worldwide with local initiatives, making the impact both personal and scalable. Flexible vehicles enable clients to support themes or geographies that matter to them while sustaining local progress (Benz-Ipock & Hardcastle, 2023). This dual approach resonates with clients who want their giving to reflect both their roots and their wider worldview.

These approaches demonstrate how gender-focused giving can be positioned not as a niche interest, but as a powerful way to meet a range of client priorities, from values and ESG alignment and legacy ambitions, to engaging the next generation. The same tools that make philanthropy effective—flexibility, diversification, storytelling and long-term commitment—also make it easier for advisers to guide meaningful conversations with clients.

By drawing these strands together, advisers can help clients see how investing in women and girls connects personal values with systemic change, local initiatives with global impact and today’s choices with tomorrow’s legacy.

Connect with our giving experts
to help shape your philanthropic
strategy for gender justice

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