



Financial Resources for Women & Children, Inc.

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Preparing Youth for Healthy Relationships and Financial Independence

At the beginning of each new year, FRWC chooses an area of special attention on which to focus our resources. In 2007, we will examine some of the knowledge, attitudes, and skills that youth need in order to avoid partner violence. Newsletter articles will contain suggestions for parents and teachers of children, “tweens”, teens, and young women. Additional prevention resources will be highlighted on the www.frwc.org website. Subjects may include:

Unit 1:

- Developing young women’s sense of worth
- Recognize and communicating wants and needs
- Nurturing self-respect and respect for others
- Knowing when “different” is just different, and when it could be dangerous
- Seeing the warning signs of not being heard or respected
- Learning how to do a relationship power analysis

Unit 2:

- Helping young women create the future that they want
- Practicing future-building skills

Unit 3:

- Teaching young women that until they can fully support themselves, they are dependent on someone and what that means
- Identifying steps to help them move toward financial independence

Unit 4:

- Developing knowledge of the unspoken transaction between partners
- Learning to do a cost/benefit analysis of the “deal”
- Cultivating the strength to leave the relationship if the cost is too high

Building a Foundation Under Self-Esteem

FRWC board member Gena Hull received the Mary Renshaw Award from the TN Coalition Against Domestic and Sexual Violence in October, 2006. Since 1992, the award has been given annually to one woman who “strives to reach beyond their own obstacles yet remain dedicated to improving the lives of others.”

Gena also received an award from FRWC and Morning Star Sanctuary for her extraordinary contributions to our work, as an FRWC board member, as court advocate, and as staff member at Morning Star Sanctuary

Our mission is to develop resources and services that improve the financial stability and long-term safety of women and children who have experienced family violence.

The media is full of stories about the importance of building self-esteem in children. Yet some reports suggest that many arrive at young adulthood with a high, but unrealistic self-esteem. Those articles argue that youth are praised not for performing well, but for just showing up.

Helping young people to become accomplished in life skills can put a foundation under self-esteem. Adults can build this foundation by instilling:

- Basic concepts of health and safety
- Proficiency in daily activities related to food, clothes and housework
- How to communicate needs and wants (and identifying the difference)
- How to choose the best option between alternative possibilities
- Personal responsibility for choice outcomes
- Familiarity with workplace expectations
- Budgeting skills
- Basic courtesy
- Conflict resolution tactics
- Moral reasoning
- Study skills

Any thoughtful adult can assess what activities are developmentally appropriate for each age, and with patience and persistence transfer that responsibility to youth. Often, the adult in the family will decide that it is easier to just take care of the basics themselves than it is to spend the time teaching the skill. And, it usually is easier in the short term!

However, in the long term, each skill learned by young people adds to their confidence that they can take care of themselves. That fosters a self-esteem that is based on fact instead of on fiction.

Everyone wants to feel valued. Think about ways you can communicate your respect and appreciation to the young people in your life.

Statements like, “You’re really good with colors, why don’t you set the Thanksgiving table,” or “You’ve got a great head for details, I’m sure you’re going to figure out how to organize that project” go a long way toward building a foundation of self-knowledge.

Notes from Microcredit Summit

Preparing youth to remain financially independent and safe is a need in every culture. FRWC, Inc. board member Georgia Mattison recently attended the Microcredit Summit in Halifax, Nova Scotia. The following is a portion of her report.

“I attended three workshops on gender empowerment through microcredit. The most incredible workshop was on vulnerable adolescent girls in Kenya and efforts to keep them out of the way of violence and HIV/AIDS. They do this by reducing their social isolation (many poor adolescents are not in school) and making them financially independent. They must begin doing this by age 10.

“Generally I talked to every woman I could, women from Morocco, Senegal, Cote d’Ivoire, Bangladesh, India, Kenya, Zimbabwe, Mexico, Bolivia, Haiti, Myanmar, Canada, Tunisia, Ukraine, Nigeria, and Pakistan. The usual reaction to the description of our microcredit program in shelters for victims of domestic violence was that they grabbed my arm and said that they must have my card and be in contact because this was such a BIG problem in their country.

“The woman from India who is director of the All India Women’s Federation which runs many DV shelters was very interested in replicating the FRWC program. The Women’s Advisory group from Nova Scotia wants to work with us. Their website gets 20,000 hits a year on their “safety” link. A woman who has done research on the empowerment of women through microcredit programs indicated that there is some research that microcredit increases the safety of women but there needs to be a lot more. She is very interested in working with us on this.”

We look forward to sharing what we know and learning what we can from the international community.

*Janet Berkenfield

You will notice that Janet Berkenfield’s name tops the list of donors this issue. Sadly, soon after she sent her annual contribution, Janet had a massive stroke from which she did not recover. Speaking of her long-time friend, FRWC board member Georgia Mattison gave her high praise for being a life long visionary and advocate for disenfranchised populations.

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WWW.FRWC.ORG**

We're on the Web!

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Funding Outcomes

Morning Star Sanctuary in Madison, TN has made nineteen loans, and sixteen have been repaid in full. Four women have received second loans. Three women have bought homes, one more is in the process. A number of women in the program have returned to college or entered training. Three have earned master's degrees. One woman returned to her abuser after repaying her loan for textbooks.

The Sojourner House is linked with the Roxbury Highland Cooperative Bank through FRWC. A bank loan enabled a woman to repay a former landlord and become eligible for housing. She repaid the loan in full. The FRWC mentor at Sojourner House works with new residents entering the facility to help them clean up their credit and become financially stable.

Women Empowered on Martha's Vineyard linked with FRWC this year to establish an Individual Development Account (IDA), matching the savings of a woman for surgery and time off from work.

FRWC supported a woman through the Rhode Island partner project needing summer child care for her special-needs child, an elderly client needing home owner's insurance to secure a reverse mortgage.

Burning Bush, our newest partner in Kenya, has established a clinic in a remote village. The clinic also serves as a safe-house for women and children fleeing violence. The micro credit lending project associated with the clinic is successfully funding snow pea farming and yarn projects.

Donations to Financial Resources for Women and Children, Inc. are tax-deductible!



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