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## Coast programs receive financial assistance from Women's Fund

By NICOLE DOW

Throughout the Coast and statewide, the Women's Fund of Mississippi is working to provide grant money to new and existing programs that improve the lives of women and girls, raise awareness of their needs and help strengthen their economic security.

"Only 7 percent of foundation dollars are given to women and children specifically," said Carol Penick, executive director of the Women's Fund of Mississippi.

Penick's organization advocates for that under-funded group, especially concentrating on the areas of early education and child care, prevention of violence against women, and teen health and reducing the teen pregnancy rate.

"We're really focused on low-income women and women that are head of the household," Penick said.

A majority of households in Mississippi are headed by women alone, she said. Penick said the intention of her organization is to help women become self sufficient.

The Women's Fund, which started in 2002 as part of the Community Foundation of Greater Jackson, became an independent nonprofit organization in 2009 and has since worked to support programs throughout the entire state, including several on the Coast.

"We have a much stronger presence on the Coast than we do anywhere else," Penick said.

One program the Women's Fund has supported is Women in Construction, which is run out of the Moore Community House in East Biloxi, she said. Women in Construction offers low-income women free training and job placement in the building industry on the Coast.

"Our money went to give childcare and transportation stipends to women so they can take these classes," Penick said. "Women in Construction is exactly what we want to do. We want to help women learn skills, get on their feet and become economically secure."

The Women's Fund also has provided grant funding to the Moore Community House to conduct a comprehensive study on reproductive health planning in 2009. Other grants awarded locally last year include \$4,000 given to the Mississippi Low-Income Child Care Initiative and \$15,000 to the Coordinated Community Response program at the Gulf Coast Women's Center for Nonviolence.

In 2009, 65 percent of the total \$60,000 in grant dollars given by the Women's Fund went to programs on the Coast, Penick said.

Another initiative of the Women's Fund is to raise community awareness of the negative impact payday lending has on Mississippi families. More than 60 percent of payday loan customers are women, Penick said. The Women's Fund co-sponsored a panel presentation on Thursday in Gulfport to address the presence of payday lenders on the Coast.

Payday lenders in Mississippi can charge annual percentage rates of up to 572 percent, and customers often have to take out additional loans to pay off their original loan, Penick said.

"The typical payday loan recipient has eight to 12 loans," she said. "Our women, our families and our communities are really hurting because of this."

Penick said she hopes to get the Women's Fund involved in a campaign next year to help fix the problem.