



# iZōsh® International Fall Newsletter

September 2022 | Issue 1

## A Note from the iZōsh International President

Dear iZōsh Members,

Welcome to the very first iZōsh International newsletter as we celebrate the 10th anniversary of the birth of iZōsh, Women Investing in Women!

In the past ten years we have grown and changed, but the mission of iZōsh International has stayed the same. I couldn't be more excited about the many ways that together we have been able to empower women living in extreme poverty! Joy springs from Chapter leadership at every single iZōsh Event and it is contagious to all in attendance! It's a joy that fuels us to do more, which then provides empowerment and joy to the women in extreme poverty, and it goes on and on. What a great cycle!

### A Look Back

In May of 2012, Huron Hills Church in Ann Arbor, Michigan hosted the first iZōsh Event! Since then, iZōsh Maine and iZōsh Birmingham have joined the movement of economically empowering women living in extreme poverty through Church Chapters.

In 2015, iZōsh International became a 501(c) 3 non-profit organization whose mission is to guide Christian Churches in replicating the ministry of iZōsh, Women Investing in Women. iZōsh International educates, inspires, and equips Church Chapters as part of a movement dedicated to the economic empowerment of women who are living in extreme poverty.

### Milestones to Celebrate

- To date, iZōsh Chapters have invested \$299,544 in more than 900 individual women entrepreneurs across the globe.
- In 2020, creation of the 'iZōsh Institute' on the [izosh.org](http://izosh.org) website. This training module has 13 lessons for iZōsh Chapter leadership.
- In 2022, iZōsh International became a member of the Christian Economic Development (CED) Network. This is a participation-based network of over 175 Christ-centered organizations committed to holistic economic development.

Let's keep on 'fueling' the joy in this amazing work!

Warmly,  
Robin Phillips  
President, iZōsh International



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## P.S. from the iZōsh International President

### An Invitation: CED Network Zoom Event, September 21st

Since iZōsh International is a connected member of the CED Network, iZōsh Chapter leadership can participate in the learning offered by the CED Network. There will be a zoom webinar on the topic of 'Savings Groups and Savings Led Microfinance' held on September 21 at 9:00am EST. If you are interested, please send an email to [izosh.international@gmail.com](mailto:izosh.international@gmail.com) with the subject: "Webinar" to get the link.

### Stay Connected

Please make sure you're following iZōsh International on Facebook and visiting our website: [www.izosh.org](http://www.izosh.org) to learn and celebrate with us as we continue to help lift women out of extreme poverty.

## From the iZōsh International Blog



### Book Review:

### The Girl with the Louding Voice

Book review by Katie Glupker, Chair of the iZōsh Ann Arbor Chapter. Katie discovered this unique novel when it was featured as the April 2020 Opportunity International Book Club pick of the month.

Set in Nigeria, *The Girl With the Louding Voice* (TGWTLV) tells the story of a young girl named Adunni living in a rural village with her father and two brothers. Adunni and her family are so poor that daily meals are not a given. She decides that with her "louding voice" she wants to honor her deceased mother's wishes and get an education.

As Adunni sets out to achieve her dream of getting an education and finding her voice, she encounters some of the heartbreaking realities of being a woman in extreme poverty.

Adunni is trafficked, finding herself as a domestic slave to a wealthy Lagos businesswoman called 'Big Madam.'

It's easy to see iZōsh International and micro-finance connections to the fictional world of TGWTLV. For example, Big Madam grew her



## Book Review Continued...

textile business from scratch without a microloan - but the book doesn't indicate that one was ever available to her.

Adunni learns of a scholarship available to five Nigerian girls per year. In real life, Opportunity International, an iZōsh International partner, provides Lending for Education. If a school loan had been available to Adunni, her life may have looked very different.

Adunni has two champions in the book. One is an upper-class Nigerian neighbor who is alarmed

to realize that, just a few houses down the road, Adunni is enslaved and abused. The other is the Ghanaian house manager who protects Adunni as if she were his own daughter. Even in the worst circumstances, there are people willing to advocate for good.

I recommend this book to anyone wanting a challenging but hopeful read. I think you'll be inspired by Adunni and her gumption! And I hope you are also inspired by the champions who took action in Adunni's life.

## Microloans: Gifts that Keep Giving

iZōsh International Board Member Peace Akol Beattie shares her story

My first contact with microlending was through my mother's experience running a small business in Kampala, Uganda where I grew up. My mother's retail business was partly financed through microloans. She, however, had access to family property/assets that she could use as collateral. Through her business, my mother was able to supplement our household income and support our family's welfare and education. Practically, it meant that I could go to school and even go on to graduate school! But my family's story with microloans goes back to before my mother.

I was raised in the busy Ugandan city of Kampala, but most of my December holidays were spent in rural Uganda visiting grandparents and relatives. My grandfather was a farmer and trader with a shop in the village that served the community. This shop was a source of meaningful work for my grandfather, it provided for his family, and gave my father the opportunity to seek higher education and achieve tremendous success in his life. The opportunities my grandfather was able to provide for my father in turn impacted my own family's quality of life and the opportunities available to me. I found out later that my grandfather relied on credit extended by traders who would stop by the



village and were willing to provide their merchandise and be paid later. My grandfather had the creativity and industriousness, but needed the credit extended to him to enable him to realize his dreams and improve the quality of life for his family and community. Thanks to the resourcefulness of my mother and grandfather, and the generosity of those who stepped in to provide solutions to their business needs, my family and I are able to live far above the poverty line!

The World Bank notes that the Covid-19 pandemic has caused unprecedented negative reversals in poverty reduction, exacerbated by >>

## Peace's story continued...

rising inflation and the effects of the war in Ukraine. We have all felt the effects, but people already struggling financially have been especially affected. The World Bank estimates that the combined crises will lead to an additional 75 million to 95 million people living in extreme poverty in 2022, compared to pre-pandemic projections.

The majority of people living below the poverty line are found in rural communities. They lack the basic necessities of life and seldom have the benefit of social safety nets or help from their governments. They often have to walk several miles to find essential goods and services like water, schools, hospitals, banks, and markets. Bank interest rates in these communities are prohibitively high and have a myriad of requirements (including collateral) to open and maintain an account, which are beyond the capability of the average person. This couldn't be more different than the experience of the average American.

Having lived in the United States for the last ten years, I've observed that those of us here in North America are able to find most products and services within a fifteen minute drive. If things are not easily accessible, we can go online to find what we need. It's not that simple for women living in poverty in rural regions across the world.

Despite the challenges, women impacted by extreme poverty are creative, industrious and best placed to know what goods or services are most needed in their communities, much like my mother. Many of the business ideas of female entrepreneurs are aimed at extending essential goods and services to their rural communities. What can we do to support our fellow women?

When I was a graduate student in Chicago, I was exposed to microlending through the Kiva platform. I loved the idea of being able to help someone else establish a business or provide for their family by loaning small amounts of money. As I've learned more about microfinance, I've learned that addressing the lack of financial

services in struggling communities can unlock solutions to many of the other underlying problems contributing to rural poverty.

A few years ago I was introduced to iZōsh International through a friend. I was looking for an opportunity to make a meaningful contribution in the lives of people. iZōsh International, through its Chapters, provides loans to women living below the poverty line. The loans are disbursed through partners who are in direct contact with women living in extreme poverty with the aim of empowering them economically and thereby reducing exploitation and oppression.

iZōsh members have the opportunity to partner with carefully vetted organizations to contribute any amount towards microloans and make a difference. The group loans are used to economically empower women entrepreneurs, giving women living in extreme poverty a chance to lift their families out of poverty while enriching their lives and communities. Not only are the women provided loans, but also financial literacy. All of this goes a long way to the realization of these women's hopes and dreams, while also improving services within their communities. Loans disbursed through iZōsh Chapters are a gift that keeps giving; once paid back it is lent out to other women to be economically empowered while allowing each of these women to provide for their families and extended families down through the generations – just like my mother and grandfather. The cycle repeats itself. >>



## Peace's story continued...

One story of a woman impacted by a Kiva loan is the story of Pamela, in Nairobi, Kenya. Her story is not only one of economic support, but also social impact thanks to a microloan. After testing HIV positive in 1999, Pamela, a single mother, was devastated but chose to use this circumstance as a stepping stone to motivate her to be a pillar for her family and community. After receiving a loan from Kiva, Pamela was able to diversify the types of goods she offers in her shop, leading to an increase in her profits from \$120 to \$175 per month. Pamela hopes to open a catering business with another widow in her community. She is also a trustee for a female borrower and hopes to refer many more widows and single women to Kiva in the future.

You can read her inspiring story of how she's found success and has supported other women in her community on the Kiva website. Search for: Pamela's Dream: Creating hope for HIV-positive women.

**The story of women helping women is our story. We can all play our part in supporting and investing in each other.**

Through iZōsh International, I have found a way to help enable women living below the poverty line to have an opportunity through microloans to provide for their families and better their families and communities.

## iZōsh International Events

### Chapter Updates

We're thrilled for our iZōsh Chapters that have been able to continue with their ministry this year in spite of the ongoing pandemic.

**Chapter Events in the Spring of 2022 resulted in funding more than \$14,500 in microloans to 43 women!**

The Maine iZōsh Chapter met, in person, in April. Tuttle Road Community Church's pastor, Linda Brewster, was the keynote speaker. She shared stories of Guatemalan mountain women. Guatemalan handicrafts were on display, and all of the Kiva microloans that night funded women entrepreneurs in Latin America.

The Birmingham iZōsh Chapter held their Spring Event in May. It was a hybrid format, with some women attending in person and others joining via Zoom. They had two speakers! Keynote speaker, Li Lou, is a member of the World Bank's Speaker's Bureau. She shared about the World

Bank's Gender Equality Strategy, which focuses on removing barriers to women's ownership and access to finance.

Former iZōsh Birmingham keynote speaker, Jackie Ogega, Phd, Director of Gender Equality and Social Inclusion (GESI) at World Vision, joined the Event via Zoom. Her book "Home is Us," is a powerful and moving personal reflection about her life growing up in Africa.



# Fall 2022 iZōsh Chapter Events

Mark your calendars to participate in an iZōsh Chapter Event!

## October 3: Maine

The iZōsh Maine Chapter is excited to welcome Dr. Clydette Powell, MD, MPH, FAAP as the keynote speaker at the iZōsh Maine Chapter Event! She will be sharing about the impact of extreme poverty on women's health worldwide

Dr. Clydette Powell, MD, MPH, medical officer, recently retired from serving the U.S. Department of Health and Human Services and before that, USAID. She has worked to improve health care in impoverished countries, from "A to Z", Afghanistan to Zimbabwe, traveling or working in 63 different countries since 1976. Clydette is an engaging speaker and will share stories of some of the women she has met along the way and teach us more about the impact of extreme poverty on the health of women and their families.

Email [izoshmaine@gmail.com](mailto:izoshmaine@gmail.com) for more information about the Maine Chapter Event.



## November 18: Birmingham, MI

The iZōsh Birmingham Chapter is looking forward to learning from Mallory Brown, the keynote speaker for the Birmingham Event. She will be sharing a talk titled: Walk A Mile: A Global Marathon for Women's Empowerment.

Mallory Brown is a worldwide adventure traveler, documentary filmmaker, and global humanitarian. She travels the world to tell real-life stories of impact. At the age of 36, Mallory has traveled to over 60 countries, started two social impact companies, published over 40 humanitarian films, and raised hundreds of thousands of dollars to fight international poverty. In her latest endeavor called Walk A Mile, Mallory is walking a marathon, one mile at a time, stepping into the shoes of 26 impoverished women around the world. 26 miles. 26 women. 26 stories of strength. Each "mile" is a fundraiser that benefits a local women's charity.

Email [izosh.birmingham@gmail.com](mailto:izosh.birmingham@gmail.com) for more information about the Birmingham Chapter Event.

You can also learn more about the Birmingham Chapter on their website:

<https://www.lcr.church/izosh/>

We look forward to seeing the impact these iZōsh ministries will have at their Fall Events!