



iZōsh® International Fall Newsletter

October 2023 | Issue 3



iZōsh Chapters have granted **942 women** a total of **\$313,794 in micro loans!**

A Note from the iZōsh International President

iZōsh® Chapter Events Impact Globally!

Since the creation of iZōsh Chapters, I have watched Chapter Leaders creating excellent, engaging, informative, compassionate iZōsh Events. The women who make up our Chapter leadership teams are truly dedicated to empowering women living in extreme poverty while educating all women about the difference a microloan will make for a woman. I also see how the compassion of empowering women globally is contagious in the Chapter's local community. It is a beautiful thing to see!

A Thank You to Our iZōsh® International Board Members

Along with announcing our Chapters' upcoming Events, I'd like to address iZōsh International board members. On the iZōsh International board we have Voting Members and Visionary Members. I want to take a moment and highlight the Voting Board members of iZōsh International- women who deserve to be mentioned specifically for their talent, expertise, and dynamic contributions.

I have been encouraged by our Voting Board Members' long-serving steadfastness to the mission of iZōsh International through a pandemic and even during the loss of an iZōsh Church Chapter. Each of them has unique gifts and are truly dedicated to empowering women living in extreme poverty! It is my honor to serve with these dynamic women.

Thank you to: Peace Beattie, Rachel Brock, Karen Peach, and Leslie Wilkins!

Happy Fall iZōsh Events!
Robin Phillips, President
iZōsh International

Voting Board Members of iZōsh International



Peace Beattie



Rachel Brock



Karen Peach



Leslie Wilkins

So far in 2023...

41

women have been empowered

A total of 41 women living in extreme poverty were empowered with microloans as a result of spring 2023 *iZōsh* Chapter Events.

\$15,965

given in microloans

The average microloan amount granted was just under \$400.



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Fall 2023 *iZōsh* Chapter Events

Mark your calendars to participate in an *iZōsh* Chapter Event!

Monday, October 23: Maine

iZōsh Maine's fall event will feature Rwandan basket maker Ange Muhorakeye, an inspiring woman who was born a refugee in Burundi, repatriated to Rwanda, and then immigrated to the US with her daughter, where she is now a citizen. She makes baskets to honor her culture.

Email izoshmaine@gmail.com for more information about the Maine Chapter Events.

Friday, Nov 3: Birmingham, MI

Hear from community organizer, faith leader, and Attorney Jessica Forster as she outlines steps to identify our unique callings and ways to respond to the brokenness of the world around us.

Email izosh.birmingham@gmail.com for more information about this hybrid Birmingham Event.

You can learn more about the Birmingham Chapter on their website: <https://www.lcr.church/izosh/>

Ellen's Story - Moving Out of Extreme Poverty in Zambia

This story and photos have been shared with permission from World Vision. The story was originally published in the June 2023 World Vision Economic Empowerment Newsletter. Photos ©2023 World Vision.

In 2018, Ellen (age 43) helped form the Kulijamia Savings Group in Zambia to help herself and others in her community who needed capital to expand their struggling businesses. At the time, she had a small garden that yielded enough to feed her family and sell at a small grocery store she operated on her property.

With World Vision's introduction of "mobile money," the group gained access to secure accounts and the ability to move money digitally, eliminating the worry about moving precious cash physically within the community. They also received financial literacy training, where Ellen learned how to use money, borrow wisely, and invest in livestock as an asset and earn larger profits. And the Biblical Empowered Worldview training that the group received promoted a shift in Ellen's mindset. She said the training "helped

her think outside the box" and she began seeing opportunities to start new businesses in her community.

When VisionFund introduced lending to savings groups, the Kulijamia Savings Group was able to take a loan. This provided the group with the capital they needed to make bigger loans to its members. The average member's loan grew from 1,000 kwacha (\$63 USD) to 5,000 kwacha (\$313 USD). Ellen used her bigger loan to scale up her garden, start making and selling school uniforms (see photo), and purchase five goats to raise and sell at the international border, where prices for goats are \$93 – much higher than the local price of \$25. Ellen's income has now greatly increased. She recalls how she once struggled to put food on the table for her five children and pay their school fees. Now her children enjoy three nutritious meals each day. Even the children's living conditions have improved with the purchase of a mattress for them to sleep on.

Ellen is happy and proud that her family's life has been transformed as a result of her hard work, and she is not finished yet. She hopes that with the expansion of her livestock business she will be able to pay for all her children to go to university.



When Women Choose to Invest in Women

Written by Amy Kuhl, iZōsh International Media Manager, with Victoria Contreras, CEO and founder of Yomisma Clothing Company



Photo above: Victoria (L) and Amy (R).

Amy has been part of iZōsh International for a year and also works with World Relief as their Resiliency Programs Manager based in Seattle, Washington. She has spent nearly a decade overseas living at the edge of war and crisis zones, supporting refugees and displaced people. Her passion is in supporting the inherent resilience of people, especially women, as they bravely choose to rebuild their lives after hardship and pursue their dreams.

It is estimated that a typical adult makes approximately 35,000 conscious decisions every day. Each of those decisions has an impact, whether it be small or large.

We make decisions about what to wear, how we spend our time and our money, how we interact with the world around us, and how we care for and build up the people in our communities and across the world. I would venture to guess that many of our decisions have more impact than we realize. As women, we have the opportunity to use our agency to support and empower other women.

What would it look like to intentionally make decisions that infuse our values into all we do, empowering other women as we go? In my work with World Relief, a refugee resettlement agency, I have had the opportunity to see this question answered in many ways.

I have the joy of managing Resiliency Programs for refugees and immigrants. These programs are designed to support and empower refugees and immigrants to thrive in their new communities. Similar to the work of iZōsh International's Chapters, the Resiliency Programs support people who, due to circumstances, have many barriers keeping them from accessing resources and opportunities. Some of the Resiliency Programs focus specifically on investing in women.

We recently graduated a group of Afghan refugee women in Western Washington from a six-week sewing course where they learned sewing skills, improved their English, and built valuable friendships and connections. On day one of the course, I watched as some of these refugee women showed up timid, struggling with depression, and feeling overwhelmed by life in a community full of systems that weren't designed with them in mind.

After six-weeks of being intentionally invested in by the group of highly skilled women leading the course, I saw the Afghan women's outlook on life change. There was a fresh sense of hope.

But that's not where the story ends. Some of these women were connected with an opportunity to be employed sewing accessories for Yomisma Clothing Company, a company that serves as a great example of what it looks like to make conscious decisions that impact women for good. I'm incredibly grateful for women who choose to use the agency they have to invest in other women!



Compassionate empathy has the potential to change lives, entire segments of the community, and the course of history.

-Yomisma Clothing

When Women Choose to Invest in Women continued...

Simply put, “Yomisma was created as a vehicle to empower women.” The vision of the company is to “radiate impact by putting empowerment, fairness and community at the heart of sustainable fashion.” Victoria Contreras, the founder and CEO of Yomisma, has developed a business that consciously looks for opportunities to empower women financially. The impact of this business decision has been beautiful to watch. In the words of Yomisma, they believe “compassionate empathy has the potential to change lives, entire segments of the community, and the course of history.”

I asked Victory to share why she chose to employ refugee women to sew accessories for Yomisma, when it would have been cheaper to have the small New York based factory she works with produce the items. Here is what she shared:

When I wrote my initial manifesto for Yomisma, the first sentence read “We are a brand focused on creating financial stability and empowerment for Women.” That’s my true North and that is the DNA of Yomisma.

I chose to employ Afghan refugees to sew our items rather than my factory because it felt like I had an incredible opportunity to support the purpose of our brand. I have read so many stories of the challenges that families face in resettlement. The struggles often hit women the hardest. Women (who are talented and educated) often have to stay home to watch their kids and it’s very difficult to find a job where they can work from home and also don’t have to be fluent in English. The decision to hire these women may have cost me more, but business decisions are not always about money.

In terms of empowering women, when I saw two of the ladies pick up their checks they had the biggest smiles on their faces. We asked what they were going to do with the money and they both said they would send a

large portion to their families in Afghanistan and that this money would be very beneficial in meeting the basic needs of their families.

These are women who had careers and are educated. They are used to working. When that opportunity is taken away, the result could be that they feel less valued, less impactful, less empowered.



Victoria works with a group of Afghan women she employs to sew accessories from fabric remnants.

The impact of Victoria choosing to employ Afghan refugee women with Yomisma is visible. Women who were struggling to find their footing in a community not built for them have now been embraced and provided with economic opportunities. Through economic empowerment, their sense of hope and dignity has been restored. This is no small thing.

What would our communities look like if each of us chose to invest in women? I can’t help but think the world would be a better place for all of us, women especially, if we chose to mindfully include the marginalized in the economic opportunities we create for each other. This is the model of Yomisma. And this is the model of iZōsh International: Women Investing in Women. It is a model I believe has the power to impact generations of women to come.

A Sneak Preview of the Upcoming iZōsh Chapter Event Speakers



Ange Muhorakeye

iZōsh Maine will hold its Fall Event on October 23rd and feature Rwandan basket maker Ange Muhorakeye as our speaker. Ange was born in a refugee camp in Burundi, repatriated to Rwanda with her family and then immigrated to the US with her daughter, where she became a citizen. As she boarded the plane for America, her mother handed her a bundle of sweetgrass and said “do not forget your culture”. That advice has led Ange to create museum quality sweetgrass baskets which she sells in galleries and online, giving part of her proceeds to Rwandan women who harvest the sweetgrass and sisal used for her art.

You can read more at agaseke.org



Jessica Forster

Join the iZōsh Birmingham Chapter Event on Friday, November 3rd to hear from community organizer, faith leader, and Attorney Jessica Forster as she walks us through steps to identify our unique callings and how we can respond to the brokenness in the world right where we are. Below is a preview from Jessica:

I am just... I am just one person. I am just a parent. I am just a teenager. I am just an ordinary person. I am just... Do these thoughts go through your head when you witness the brokenness in this world? This sense of limitation. This sense of witnessing brokenness but quickly overwhelmed by helplessness or maybe even numbness?

These feelings are valid – the brokenness in this world is vast. But we do not have to succumb to helplessness or resign to becoming numb. Each person is uniquely wired within their own sphere of influence to take a stand against the brokenness. Each person is uniquely wired to respond to the brokenness with their individual light.

But what does this look like in practice? How do we discover our calling within our day-to-day lives? How do we learn to show up when it matters?

