

Beyond the human right's violation, how does this impact the global economy? To see the full picture, it's important to study the changes in industries where women are better supported in their educational and vocational endeavors.

In 2018, the World Economic Forum reported:

Women's participation in the economy would stimulate wider benefits. Studies of economies as varied as Bangladesh, Brazil, Canada, Ethiopia, and the United Kingdom, suggest that women generally devote more of the household budget to education, health, and nutrition than men.

Societies with greater gender equality not only offer better socioeconomic opportunities for women, but also tend to grow faster and more equitably. There are gains in poverty reduction, environmental sustainability, consumer choice, innovation and decision-making on a wider set of issues.

Give women equal opportunities and equal pay, and we all reap the benefits.

Groups like UN Women try to shine a light on the ignored realities holding the global economy back. It's a grim picture but one that can be made right. The adoption of educational and financial programs made with consideration for the unique challenges specific to women and girls would grant better social and economic outcomes.

So, what do these educational and financial programs for rural women in South Asia look like? The short, two-fold answer:

- 1) Flexible educational opportunities covered by scholarships and financial aid.
- 2) Micro-financing programs with vocational training and career mentorship groups.

The long answer is a bit more nuanced. Local and state markets and cultural norms must be factored in. The financial situation and expectations for a woman in a rural part of the US will be remarkably different than a woman in a remote village of India. Similarities may include an uneven responsibility for household and childcare needs. But a small business like a tailor shop making sarees would struggle in Small Town, USA. And where the American woman would have easier internet access and can attend classes in her evening hours, the Indian woman has a much smaller window to log online.

Village economies in South Asia depend on a reliable food production and distribution system, crafted household necessities, and animal husbandry. By providing skills training for cow and goat rearing, sewing and tailoring, and produce



sales—to name a few—women can build small businesses with positive community impact. And when a village has profitable, thriving businesses, its people can improve their livelihood and boost surrounding economies as well.

The benefit is exponential.

Investing in women living the world's poorest regions helps to build a better future for us all from the ground up. Back in 2015, the consulting firm McKinsey & Company estimated a \$12 trillion increase by 2025 in the global economy if countries worked to correct gender parity gaps.⁸ At the time of this article's publication, McKinsey hadn't followed up to report on the progress made—or lack thereof—towards this noble effort. They did report that \$1 trillion is at stake simply due to the higher, unaddressed health risks women face.

Looking back on the past decade, it's unclear whether awareness has gained enough of a foothold to have traction towards a better future. It'll be interesting to read an update from groups like UN Women, UNICEF, and McKinsey over what successes and failures have contributed or detracted from the worldwide economy.

This overwhelming and often incomprehensible problem isn't going away. And there's no quick fix. But we are not powerless. Intentional, effective investments in small businesses run by women in South Asia as well as better health and safety protections are just one way we can help balance this equation.

Tiny steps can build momentum. ►

Overlooked & Unrepresented; Women Left Behind

BY REBECCA STANLEY

Economically, the lack of inclusion and representation is vast. Currently, over 2.4 billion working-aged women are not afforded equal economic opportunities. The World Bank published a report explaining some of the factors that keep women from participating in the economy.

Barriers preventing the women's participation in the economy include: legal, financial and cultural barriers.

Legal barriers

Legal discrimination continues to discourage women's involvement in the economy. Some discriminatory laws omit women completely. In 7 countries, women are legally unable to work in specific fields. Other laws are subtler and enforce stipulations in how women work. In 16 countries, married women aren't able to get a job without their husband's permission. Additionally, in 44 countries women are legally unable to work at night. Without the equal opportunity to get involved in the economy, whole communities suffer.

In South Asia, women have only two-thirds of the legal rights of men in the region.

Financial barriers

Globally, women are not given the same financial rights as men. Women are more likely to experience issues with a lack of collateral and credit history. An estimated 1 billion women worldwide do not have their own bank account. Without equal financial rights, women aren't as able to get involved in the economy.

Cultural barriers

Cultural barriers also discourage a women's involvement in the economy. Traditional gender roles enforce a woman's primary responsibility is to be at home. Strict gender roles can encourage families to give girls less education than boys. Powerful prejudices assuming that women cannot handle money, don't pay back loans and spend money on themselves remain. Additionally, threats of gender-based violence further restrict movement outside of the home. Without pathways around these barriers, women will struggle to participate in the economy.

Awareness to Action

In a world steeped with inadequate representation, it is important to know in every instance when women

are involved in the economy, it grows. Cultural prejudices that have restricted women's involvement in the economy are false. According to the World Bank, women are more likely to pay back loans, save the money they earn and contribute it back into the community. Women are crucial to global prosperity and there is a clear call to invest in them with tools, knowledge and financial opportunities. Without paths around economic barriers, the global economy will continue to lack.

A Quick Look Around the Globe

Globally, over 2.7 billion women are legally restricted from working in the same jobs as men.

Of 190 economies assessed in 2023, more than one-third (69 economies) have laws constraining women's decision to work.

43 economies have no laws on sexual harassment in the workplace.

Nearly 60% of women's employment globally is in the informal economy
(work not regulated or protected by the state)
This impacts women's safety & the economy!

In 2022 women's start-up activity was 10.1%
Women are less likely to be entrepreneurs and face more disadvantages starting businesses.

What about AI & Women?

Women in the fields of administration, healthcare, education, and social services industries face the threat of job loss due to the rise of AI according to Mercer's 2024 Global Talent Trends Study.

This remains to be seen and of course, the greater good of any new technology must be weighed carefully. Yet, this is just one more battle that women may have to fight against.

<https://www.forbes.com/sites/lindsaykohler/2024/05/17/the-gendered-impacts-of-ai-on-womens-careers/>

Her voice matters & her journey is worth sharing.

HERJOURNEY...

Bringing you interviews of remarkable women who are using their difficult journeys to impact the world around them.

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HER JOURNEY

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Why We Need More Female Entrepreneurs

In our second HERJOURNEY, KGF President, Rebecca Stanley, interviewed Megan Miller. She has a P.H.D. in global entrepreneurship and is currently working in Georgia.

Becky: Megan, tell us, why did you choose to do global entrepreneurship?

Megan: I chose sort of an unconventional career choice. I started out in academics, and I really enjoyed learning about things I'm very interested in, and so, the further I went into academia, the more it became obvious that I wanted to study small businesses. One of the reasons why I wanted to do this is because of the unique ability they have in the role that they play on a global scale. So, I wanted to explore more of what that was going to be like and that sort of led me to global entrepreneurship. One thing that was impactful for me was to understand how change is created and that is a key component that global entrepreneurs play really any entrepreneur plays. They create change and they innovate. They create economic value. It's really different than other business forms in that it innovates and creates whereas other business types tend to either expand or maintain. In entrepreneurship an entrepreneurial business is going to be one that generates change. It starts with the local level, and it goes up all the way globally. So, I just wanted to explore that and I came to find out that I really enjoyed it. The entrepreneurial person is always looking to solve a problem or meet a need or trying to reach a new market in a new way. At their core they are creative, they're not happy with the status quo, they recognize something that others miss. Essentially, they are not afraid of change, they are not afraid of risk taking. I wanted to know personally what makes some entrepreneurs successful and why some are not. So that is sort of how that happened.

Becky: That is exciting and that is really where South Asia is right now. There is a lot of push for entrepreneurship. India particularly I would say is providing all kinds of benefits through the government for young people. We have a very young population here in India and so whether it's skills training, whether it's capital or it's other kinds of education that's needed to nurture this spirit of entrepreneurship, the Indian government is doing it. What excites me particularly is how women are getting involved in this whole entrepreneurship era I would say in India. Where KGF works, in the rural areas of the world, we find that

HER WORK: Inside look
HER JOURNEY

women particularly are engaging in starting micro businesses and they're very intuitive, observant and they want change. It is women particularly in these rural, backward, underprivileged communities that are suppressed that face all kinds of challenges. So it falls on their shoulders to seek a solution, which makes them good subjects for entrepreneurship. When we talk about women coming up and becoming entrepreneurs, only 20% of the 63 million small businesses are owned by women, and this is India's report. There's a lot of disadvantages as well that women face because of lack of education, lack of opportunity for skill training, and they are not able to engage more. For KGF this is a major part of our focus. But Megan, just going back to your thoughts, what are the challenges as women are encouraged to get involved in entrepreneurship?

Megan: It's pretty incredible how even still today there is such a barrier to women doing business across the board. I think women have to face a couple of things: the duality of the roles of working with the kids and the husband maintaining a family—the work life balance. If they are doing an entrepreneurial business they deal with all the pressures of creating something new and maintaining that something new—surviving the creation process. That's a difficult thing for women entrepreneurs to face. The other thing is just lack of resources, namely education, access to financial capital, access to physical capital. All capital resources, any resources you need to start a business to maintain it to establish it to grow it women still struggle with that quite a bit. Another thing that women often struggle with is they are seen, for lack of a better word, as sort of a weaker element. We all know this to be true. In business, men and women have their strengths we process things differently we are two halves of the same whole—we were designed that way. So, we think about problems differently. We provide different types of solutions. We are sometimes not quite as analytical—we're more intuitive we're emotive. We do think with our emotions a little bit more and I think that is a great strength of women however, it has been labeled as a negative in a lot of aspects. That's one thing that drives me nuts personally, because women laugh, share joy, share happiness, truth and wisdom. We share our lives and that is a huge connecting point with customers and other business owners and with suppliers. It's a great strength that women have. Another thing I think women have a hard time with is confidence and that's a huge one that you never really would think about but

there are so many things stacked against a woman. If she were to take a step out on her own and create something new there's such a huge risk of fear of failure. It can cause tremendous anxiety, and women must deal with all of that. I think more so because it is not knowing they're going to have the support that a man would. Those are the main things I would say that women really do struggle with in more of an entrepreneurial context and that could be applied in any setting rural, global or local. What you're talking about in India—I mean all of that is exponential—so your extreme lack of education, financial support, support from your family, your immediate core network a lot of times would be missing. Having to face the duality of maintaining the home and the business... the odds seem so stacked against a woman trying to do anything different. Trying to create change is extremely difficult, especially in cultures that are not conducive to that.

Becky: That's right. Culture plays such a huge role particularly in South Asia. I would say patriarchy in India is very strong and so you know just the very fact of that social structure and social system women are suppressed and oppressed. But also going back to something that you mentioned how you know women tend to think differently and solve problems differently they tend to view things from a different perspective. I would say to put more meat into that they are more outward focused is what I have seen. Mahatma Ghandi said it this way he said if you educate a man, you educate an individual but if you educate a woman, you educate a family and probably an entire community, because if a woman has a skill she's working, or she becomes an entrepreneur and she gains a profit. And it's always used—the excess income or the supplementary income is always used towards the education of her children or towards community building. So, it is a very outward focused and an “us” versus “me and them” sort of a dynamic that I always see play out in the rural villages. In terms of building this network—that's really a big one that I see women struggling with particularly in the rural areas perhaps in the urban too. I would struggle with that myself, you know we have work, we have family and we have very little time to actually go out and meet like-minded business women or other business networks to build up our knowledge and forte or strengthen ourselves. I jokingly shared this with the women as I train them in their villages you know, men every day, before they go to work or after, they will stop at the local tea shop. That's kind of the big deal and they stop there and have their cup of chai tea and many of these men obviously in the rural areas cannot read or write. They pick one among them who would read the newspaper and it's kind of this polity happening there, they start talking and they're sharing information. They start sharing opinions and ideas and ask each other for help, and that's kind of their networking that they do. They say, “Where can I buy the best cow?”, “Who are you going to vote for this

election?”, or “Who should we support?”. So, all of this conversation happens over this cup of tea. They would go home and tell their wives, mothers or sisters and say “this is who you should vote for because this is the decision we've made.” Or even when we provide microloans to the women and they have to buy a sewing machine the man would be the one to come back with the information and say this would be the best place where we can get the sewing machine. This brings out a sort of assumption that the women don't know anything and it's the men who know everything. I tell our women—I say, “Obviously we can't go to the tea shop and sit there because we don't have the time, but we can come together in our WTG's (Women's Transformation Groups).” That's kind of our tea shop where we sit down, share ideas and opinions, and build up our own businesses. So yeah, this whole idea of network—and support building is so critical to business development and entrepreneurs and that's one big area where I see women really being disadvantaged.

I would say that education plays a huge role in this and many of the women, of course, do not have the opportunity for good, solid, quality education. This prevents them from getting into these businesses. You know, as I think about entrepreneurship, and I think about how women are taking advantage of this and how women—despite the challenges—despite the boundaries, they are turning it into learning goals and setting up their businesses. I am really encouraged by the work that we do at KGF. We provide, as I just mentioned microloans to these women—it's a small amount of money, but we provide this to them and then it's just one step towards their economic development and their growth. When we talk of entrepreneurship for women, it's not just economic development but it's also critical to their overall development. It was a woman who did not have a voice once and now has a voice, who was not able to participate in decision making prior to her becoming an entrepreneur, but now somehow that additional step has taken her forward. Like you mentioned Megan, it builds confidence in a woman to now participate in community decision-making and we see that time and time again. I just want to pose this question to you. What are some ways in which women can strengthen themselves during these challenges so that they can continue this journey forward?

Megan: It's so good to hear that you are creating these opportunities for networking. Having access to knowledge and information is a huge part of the innovation process and what you're describing is actually called the absorptive capacity—the academic term but it's basically

how people gather information from their environments, internalize it and then produce an action or a product or something that will generate income. So, when you're talking about what women can do and how they can strengthen that, the first thing I would say is to start to build their networks so when the opportunities present themselves for networking you say “yes!” You say yes to all of the opportunities. Take every chance to access as much information as you can because that is going to form much of your decision making. I mean when you think about it, it's been men supporting men from day one. We're really behind the game just in every aspect of this world and so to me it can't happen fast enough that we have networks built up. Referrals are huge. That's critical to women-owned businesses and developing businesses. I think the other thing would be to really establish where your balance is going to be. When women start an entrepreneurial business they need to set boundaries. They're whole world is going to shift and the status quo cannot go on. It's not going to go on the same for the nuclear family. It's not going on the same for the woman specifically so I think a great skill would be to learn to say “Yes and No.” *Today I'm going to go meet with my friends, you get to figure out what you would like to do for dinner.* You know, training the children, yes, the children can do the laundry, if not, it's like everything is going to shift. So, making sure that as much as possible others are okay with it and or supported. I think that's huge.

Becky: That's a good point about boundaries. Oftentimes in the Indian culture where the patriarchy is so strong women are unable to set those boundaries. They do take a lot more on their plate. They are working full-time at home, and are working full-time in their businesses trying to balance and that is definitely a challenge. The other challenge that I really think about when I talk about entrepreneurship with women is their inability to get ahead in terms of marketing in terms of putting themselves out there and promoting their product or their business. What are your thoughts about that?

Megan: So marketing is obviously huge. I think one of the strongest forms of marketing that a woman could grasp is called narrative marketing—telling your story to as many people as possible. This builds relationships and you get to explain the “why” and the “how”, and your passion is shared. People will remember your story and your passion. And women are very good at that when given the opportunity. Now, in more of a rural setting, that changes a bit, and your target audience is all the people. It's a little less specified, but the same thing still applies, you know you share who you are, what your business is, what you offer, not necessarily from a competitive perspective but you're just providing information and what that does is continues the information train. It just keeps going and causes people to

remember you. The other thing in terms of marketing is, I think a lot of entrepreneurs seem to forget that marketing is pretty critical and they use their funds for other needs. That's a big misstep that newer businesses make across the board. How to market and optimize it with whatever financial capital you have.

Becky: It's interesting because this is one area that we are still encouraging women to put themselves out there and focus on. As entrepreneurs as you mentioned, they want to start their business, but they completely forget about putting themselves out there to fulfill this need that they have actually set up. One particular woman in a rural village started a rice business in south India. She started buying rice in a wholesale market and then selling it in her village. She would depend on her husband to go buy the product and bring it back to the village, and then she would sell it to the people there. At first, she would sit and sell it from her store, but she was very shy. But over a period of time she realized if she didn't talk to people or overcome this barrier, she would not be able to sell her rice. Her business was doing ok, and she was able to repay back the microloan we had provided for her. But she came to me and asked how to overcome her lack of promotion. I said to her, “you have to put yourself out there and you have to overcome your own personal barriers as well as the barriers in the community—because women are looked down upon when they put themselves out there.” But, it's amazing how she was able to double her business the moment she was able to step out there and start selling the product herself. Just as you mentioned, she was able to share why she started her business, that it was for her family—to educate her children. She was very passionate about growing a meaningful business for her community. Her business has grown exponentially. She came to me one day and said, “I need another loan to buy a two-wheeler scooter for myself so I don't have to depend on my husband to go buy the product anymore. I want to be able to go meet other rice vendors in the wholesale market and expand my business.”

But also, this woman is now impacting the community because the leaders have asked her to be involved in the politics in the village and take part in various ways. She has the confidence and experience and has proven herself capable of being a leader. This a great example of the kinds of opportunities that are happening for women as a result of the KGF microloan program for women.

Listen to the full interview and or read the full transcript at kairosglobalfoundation.org/herjourney/

What Can a Mother Do With a Ninth Grade Education

BY MALLORY MUETZEL

There's no easy answer and Amutha knows this all too well. Due to financial constraints in her family, her education never progressed beyond the 9th grade. Amutha went on to marry and have two children: a daughter and a son. Their family relied on her husband's income and when he lost his job, their situation went from difficult to much worse. They faced challenges raising two small children with no income and went days without food simply because they could not afford it. Determined to make up the deficit and more, Amutha looked at food wholesale opportunities in her community. If she could get enough money to pur-

chase rice in bulk, she could package it to better suit the needs of families looking for groceries and food service companies in hotels.

Using her first investment from Kairos Global Foundation's Women's Transformation Groups, Amutha quickly turned a profit, packaging rice in smaller bundles and delivering it to customers. Her kindness and professionalism went a long way in helping her to keep and attract more customers. Soon, word spread of her reasonable prices and timely deliveries, and her business grew. To date, Amutha has received and paid back nine loans; growing her profits and reach every time.

For mothers in rural South Asia, life looks much different than in the US. A majority of rural women in India are forced to leave school once they start menstruation. They are usually married off before 18, have their children and live in oppressive poverty.



Pictured: Selvi in her shop with two women she was able to employ.

Sustainable microloans work only when certain criteria are met. Key pieces include financial advisement prior to receiving the loan, skills/technical training provided to the loan recipient, and ongoing group support with other small business owners in their area. Therefore, it's not just about a hard-working entrepreneur working in isolation. A community of support through women's groups and the necessary skills and financial training accompany every loan given.

So, with a 9th grade education, what did Amutha do? With very little, Amutha accomplished a great deal. She did not let early setbacks stifle her eventual success. Because of others caring for the needs and wellbeing of women in South Asia, Amutha became a role model for her children and a breadwinner for her household.

But it doesn't stop here for Amutha. When asked how she would use another microloan, she said:

If I receive another microloan, I plan to expand my business further and create employment opportunities for other women. This expansion will allow me to increase the range of products I offer and grow my shop's capacity. By doing so, I aim to provide job opportunities to local women, helping them gain financial independence and contribute to their families' well-being.

The cycle of empowerment goes on and on when women like Amutha are given the resources they need to open their own business.

The power of a second chance.

Selvi, like many young girls in her village, did not have the opportunity to finish her schooling. As a sibling of

4 children, her parents struggled financially, causing her to drop out after completing the 9th grade.

Years later, her neighbor Valli invited her to one of the KGF's Women's Transformation Groups. There she learned about entrepreneurial opportunities like rope making, cow and goat rearing, and produce distribution. Initially, she started a cow rearing business but found she had a stronger interest in rope making. Her interest eventually blossomed into a thriving business, but not before she encountered problems due to her lack of training. Selvi worked hard to learn all she could to improve her process. Through her training and dedication, she began to turn a profit.

She has since expanded her business to include tailoring and now has other women working for her, thus creating much needed income for other families. No longer under the constraints of daily wage laboring or dependent on their husband's income, these women are, as Selvi puts it, *"standing on their own feet."*

What Selvi needed was a chance to learn about the business opportunities in her local market and the access to education and capital to make her vision come to life.

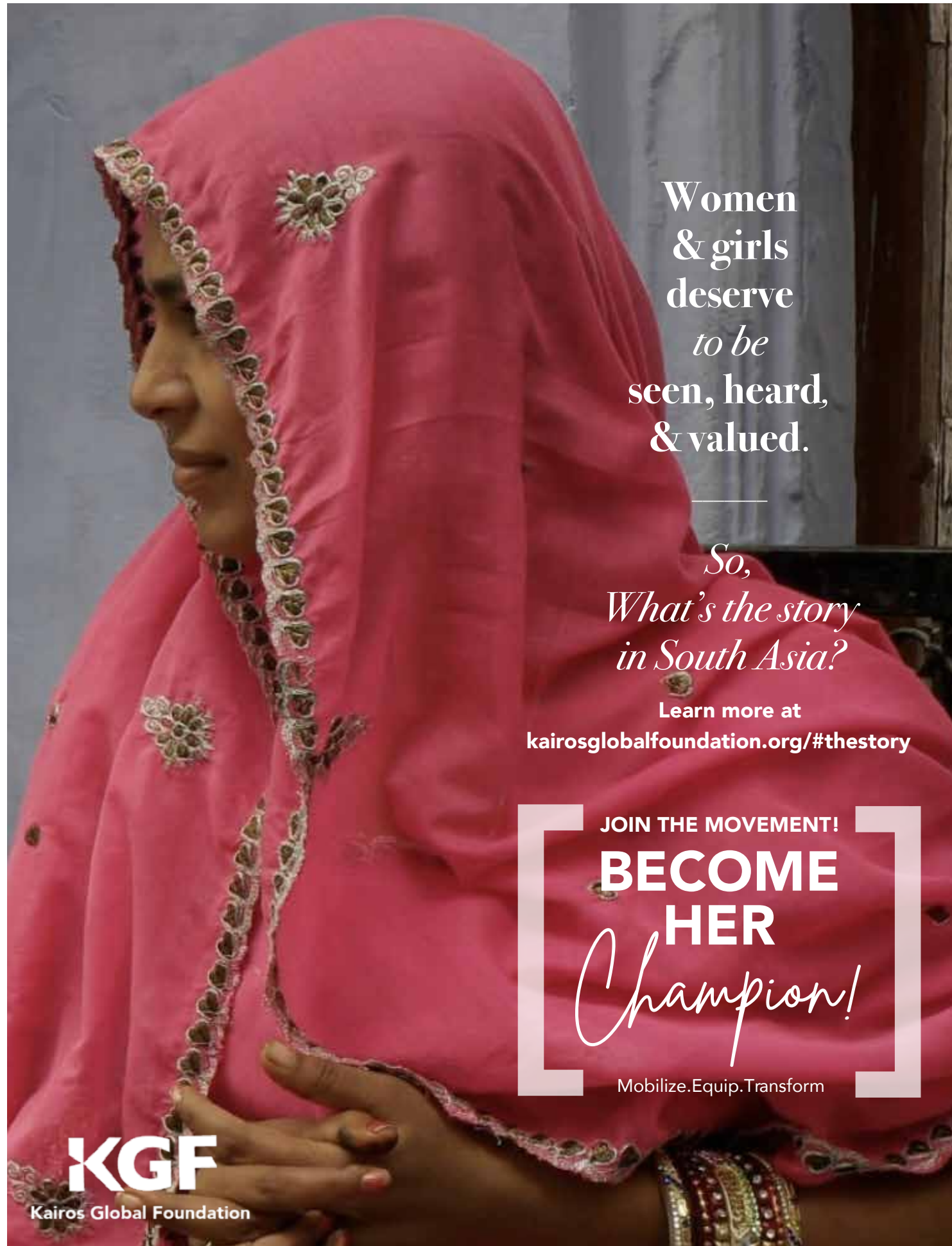
These women come from rural villages where life difficulties and poverty are defined much differently than in the US. Basics like electricity, piped running water, and even education are not the norm. And yet, these women and many more in rural villages are being empowered to find viable and sustainable solutions. They are coming together and learning and growing in a way that is truly inspiring!



Photo: Nathan Cima/Unsplash

"Each time a woman stands up for herself, without knowing it possibly, without claiming it, she stands up for all women."

—MAYA ANGELOU



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& girls
deserve
to be
seen, heard,
& valued.

So,
*What's the story
in South Asia?*

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Working Mothers Raising Today's Modern Family

BY KAITLYN FARRANCE

Every family, at one time or another, must make hard decisions so they can function. Today 90% of married women become mothers at some point in their lives. Every day, mothers are making decisions on what their lives will look like after their children are born. Traditional perspectives prioritize motherhood as a woman's primary career. As more options for work and childcare become available, more mothers have stayed in the workforce. Some have chose to stay at home. Let's hear stories from US mothers as they navigate careers with their families.

Kaitlyn: What work did you do before you were stay at home moms (SAHMs)? Do you consider going back there or possibly somewhere else once the kids are grown?

Virginia: Before becoming a stay at home mom I worked in a drug testing laboratory. I weighed drug test samples and helped the lab preform its tests. I liked my job, but I didn't make enough for it to be worth it. All the money I would have made would have just went to daycare. Yes, I've thought about going back to work once the girls are big enough. I went to college for conflict management and so far, I haven't been able to use my degree. I still have a passion for management. I've thought about working for a bakery some of my friends were trying to set up.

Emily: Before becoming a SAHM I was a graphic designer for a local university. I designed content for web-sites. I do eventually want to go back to work. My current plan is to wait until my future youngest child is in late elementary or early middle school. Ideally, I'd like to do some part time marketing when I can so that I can still focus on my family.

Kaitlyn: Do you see women in the workforce as a positive or negative impact on the overall economy?

Virginia: For many women it is the only way to financially afford everything. I also think if you're able to stay home, that's fine too. There is so much mom-guilt out there. How is raising the next generation not important? Everyone

"It's a positive thing to have women involved in the economy! I want to be a good role model to my children! I think it's also good to value relational investment. Economic value is not the only way to have value."

—JANE, a pharmacist and mother of 3

has a different situation. Each family should evaluate their needs and do what's best for their family. For me, my family meant more to me than participating in the economy for these years while my children are growing up. I didn't have much family around to provide extra care and it was more financially feasible for me to be at home.

Emily: I don't think women in the workforce is bad! Sometimes moms need both the extra income and socialization. I do think something needs to be said that it's really important to raise your family. You can totally work part-time if you need to. The Bible places a high value of discipling your children.

Kaitlyn: I get that! Each family will have different needs. It's more common for families in the U.S. to live farther apart and you're not alone in thinking childcare is expensive! How have your husbands and family supported your decision to stay at home?

Virginia: I wouldn't be able to stay at home with the kids without Michael. He's just so supportive and needed in our family. For our family me staying home was an easy decision to make. Although it's not just Michael or family, I think my friends have also been incredibly supportive. Being a SAHM is psychologically challenging. You do not process things or talk things out like you would with adults. You are focused on the needs of others and it is incredibly healthy to talk with friends. Even if it's the silly things of what my daughters do on the daily, I'm lucky to have a community to share these things with.

Emily: Luke encourages me all the time in saying that my work is important! He also supports me by stepping in to help when I need it! I'm very lucky to heavy support from both my friends and family. I have a group of other SAHMs that meet up weekly. This really helps with socialization and building friendship. It's really nice to have a group of women who don't care if your house is clean or even if you have one brain cell left. They want us to share that one brain cell and support one another!

Since Covid 19, flexible schedules have created more options for work. Amy and Jane are mothers using this flexibility to serve their families.

Kaitlyn: Give us a glimpse at what everyday life look like for you and your family?

Amy: For the first 3 months I was a hermit at home because it was hard to pump breast milk every 3hrs. Now I try most days to get out either with friends or a neighborhood walk. In the weeks before I started working PRN I was terrified. I personally didn't want to use a day-care. In our area they are both very expensive and something Chris and I both agreed we weren't going to do. During the summer my friend could watch Jason while I worked. Once she had to go back to work my mother in-law watches him as I work.

Kaitlyn: It's so easy for women to feel like they have to be everything all the time. Not to mention going to college and investing all that time, money and energy makes you want to use that! What have been the main challenges of becoming a mom and navigating your career?

Amy: I struggled with making my career my identity because I worked hard to get my degree. I had this idea that if I didn't use it, it would be a waste. I now see my nursing career as a skill that I can use to provide for my family instead of part of my identity. My family is supportive of either decision Chris and I would have made.

Kaitlyn: That's awesome nursing can be so flexible! How does your work effect your family? Are there any good or bad effects to the days you work?

Amy: The days I work my house falls apart. It almost feels like I need two days to recover which I think is kind of funny. It is a sacrifice to take a pay cut but my family makes it work. It's really awesome that God provided for us so that I can work PRN.

Kaitlyn: That makes sense there is a big schedule difference between a home day and a work day. If you have any, do you have any concerns, regrets or hopes in your current situation or even a past situation?

Jane: Sometimes I think about what it would be like if I were to return to work full time however, I have no regrets. I know some would regret to leave the workforce. In my field, full time is often not 40 hours a week. It's easy to take on about 60 hours of work a week. I worked very hard to get my doctorate degree. I still want to practice, however my priority is to be involved with my children and ministry. I feel like if I did work full time I would miss out.

Kaitlyn: What did work life look like before you became a mom? Do you consider going back to work

once your children are grown?

Jane: I worked around 40-60 hours a week and I enjoy healthcare because I like taking care of patients. When I was working full time, my job was the breadwinner in my household. I've thought about the possibility of going back full time once my children are older but, I am not completely sure about that. There's a lot of fear for me to go back full time. Will I have mom brain, will I be out of practice with my skills? I have looked into the possibility of remote work. It is important to me to be present in what I am doing. I am very involved with my church, friends and family. I've been humbled in that, for the longest time I thought I could have it all and I got to the point where I needed to choose a more balanced life.

Kaitlyn: Do you see women in the workforce as a positive or negative impact on the overall economy?

Jane: I definitely think it's a positive thing to have women involved in the economy! I want to be a good role model to my children! I think it's also good to value relational investment. Economic value is not the only way to have value. Growing up my mom was a SAHM and I had no respect for her for the longest time. Sometimes you gotta get to the other side of all of that to understand. The truth of it all is someone's going to raise them. This is the next generation and I don't want to be crammed every day and focus on only functional things.

FAST FACTS *about Moms & the economy...*

40.5% of all mothers with children under 18 are equal, primary or sole income earners for their family. 36.4% are White. Non-Hispanic mothers and 39.3% of Hispanic mothers are equal, primary or sole breadwinners, the percentage of Black mothers is a staggering 65.9%

In addition to taking care of their own children many mothers invest time in improving their community. Between 2020 and 2021, nearly two in three mothers raising children under 18 (59.6%) volunteered with an organization or helped to improve their community. Women's Bureau analysis of the Current Population Survey.

Mothers who work experience a "motherhood wage penalty" resulting in lower earnings. Over their lifetimes, these lower wages, coupled with reduced work hours due to care giving obligations, result in employment-related costs to mothers of more than \$295,000.

Stats from the U.S. Department of Labor Blog

HER LIFE: Community / INDIA

Celebrating Decades of Inspired Leadership

A 70th Birthday Tribute to Sam Stephens

BY MALLORY MUETZEL

There's a shared story among supporters of India Gospel League, Love1More and Kairos Global Foundation. Ask them why they started to pray and give to the ministry, the answer is often the same:

"I heard Sam speak and wanted to be a part of what he is doing."

When Sam shares what's happening on the field and within the ministry, he can't help but share a testimony that stays with the listener. Accounts of miraculous healings, former Christian enemies receiving Christ, and the poorest of the poor giving all they can to help others. It's impossible to walk away from a conversation with Sam and not experience the mighty presence of the Holy Spirit.

Is this why supporters rally behind him? He'd tell you; they see the work the Lord is doing and want to be a part of it. It's also his reason for leading the organization—being committed to kingdom building where God is moving.

The micro-loan program grew from a simple solution to a complex problem. Women and children in the villages of South Asia often suffered at the hands of an abusive male family member. Without access to resources—a bank account, for instance—mothers struggled to separate from alcoholic husbands who literally took matters into their violent hands.

By creating Women's Transformation Groups, Sam and his wife, Prati, have helped thousands of women and their children become self-sufficient and independent from dangerous fathers; young girls have gained equal access to educational opportunities.

And then there's the story of the father who handed over his daughter to Sam. At the time, Sam had assumed the parent wanted prayer for the child. Imagine his surprise when ending his prayer and opening his eyes, he saw the father walking away. When Sam called after the father, the

Sam, you are a humble man of faith whose life's work has blessed millions of your Christian brothers and sisters. May the Lord continue to strengthen you and guide your leadership. You're a godly inspiration to us all.

**Happy 70th birthday, Sam!
May you experience the fullness of the Lord's favor!**



Pictured right: Samuel Stephens, President of India Gospel League

man told him that he and his wife could not afford to care for the baby girl. How easy it would've been to simply tell the father no, but that was not Sam's answer. Sam and Prati agreed to care for the girl—and many others—all because of the Lord's calling on their life. Caring for the least of these is what their daily ministry demands.

Sam is the first to acknowledge this is all the Lord's work. However, we want to pause and thank Sam for his faithful, decades-long service as the Lord's servant.



A Look at *India's* Election

BY KAITLYN FARRANCE

Today India holds the highest population and elections on earth. In fact, more Indians are eligible to vote than the populations of the US, the EU and Russia combined. The 2024 election ended on June 1st with 642 million voters, making it the largest democratic exercise in history.

India's government is a democracy in which citizens elect representatives on their behalf. Their national government consists of a President, a Vice-President, a Prime Minister, the House of the People (Lok Sabha) and the Council of States (Rajya Saba).

What Does this Election Mean for the Global Economy?

India is growing to have a larger significance in the global economy. Currently, India is the fifth largest economy in the world. Just last year its GDP growth was 7%. This is a significant growth given that the US GDP growth was at 2.1% and China was at 3%. Financial experts claim that India will grow to become the third largest economy by 2027. The Lok Sabha election puts the majority of power in the NDA coalition rather than the BJP itself. This means any policy change will depend on the coalition majority rather than a single party.

Developments and Issues in the Indian Economy

In recent years, India has focused on developing urban infrastructure by constructing highways, railways, ports and airports. Other important developments include increased availability to latrines, the internet, and water wells. Although these have greatly helped economic growth, there is still a long way to go in the important areas of employment, education, and healthcare.

Employment

The general unemployment rate for India is 7%. Much of this due to agriculture being the main source of work. According to a study performed by the International Labor Association, 42.9% of all Indian employment is in agriculture. Unfortunately, unemployment rates go up the more education a candidate has.

The benefits of the rapid economic growth seem to be reaching too few Indians, especially those in rural areas. Those with low education levels often work in extremely poorly paid jobs. Currently, the top 10% of Indians hold 77% of the national wealth, causing a greater need to create new, high paying skilled jobs.

Education

Although literacy rates are on the rise, skill building and job readiness are not adequate. According to the India Skills Report in 2023 only half of young Indians are employable. In rural areas, there are significant obstacles in order to obtain a quality education such as:

- Lack of infrastructure such as bathrooms, chairs and doors
- Low income
- Lack of transportation
- Lack of basic amenities
- Lack extra-curricular activities
- Deficiency of funds

This proves to be a significant educational divide when two thirds of the entire Indian population live in rural areas.

Healthcare

India's healthcare system is a diverse network of public and

In a recent government survey ... more than 40% of women & 38% of men said that it was "OK" for a man to beat his wife if she disrespected her in-laws, neglected her home or children, went out without telling him, refused sex or *didn't cook properly*.

private sectors to provide to its 1.4 billion people. India's healthcare, like employment and education, needs to reach rural areas. Many primary health centers lack essential infrastructure, medical equipment and resources. Healthcare costs and insufficient health insurance remains a challenge. Almost 2 people every second are pushed into poverty due to health costs alone. This especially impacts women during childbearing years.

Implications for Women

Each election brings changes in policy. The 2024 Lok Sabha will bring policy changes and new laws to key issues in the Indian community. Common women's issues today in India are gender inequality, unequal pay and violence.

Gender Inequality and Unequal Pay

Although India's economy is growing as a whole, female participation in it is declining. Studies have shown female labor participation has declined from 32% to 19% in 2021. Several factors encourage low labor participation such as:

- Socio-cultural factors. Often women are seen as individuals who need to be provided for and whose duty is care giving.
- Job discrimination. Men are prioritized in the job market in order to provide for their families. In order for many women to compete in the job market, often they will accept the same jobs for less.
- Economic empowerment. Economic inequality is exacerbated by lack of skill training.

Violence Against Women

India's 2021 crime report concluded, in recent years, a steep rise of violence against women. In 2021 alone, police authorities received complaints from 137,956 women. This breaks down to one complaint every four minutes. That same year 31,879 rapes were reported earning India the title of "the rape capital of the world." Gender-based violence is often justified through traditional values.

It will be crucial for the Lok Sabha to address women's issues in order to continue the country's massive economic growth. The world's largest democracy cannot grow when half of its population is being held back.

KGF

Kairos Global Foundation
Mobilize.Equip.Transform

Why is it called the Kairos Global Foundation?

In Greek, the word *kairos* translates to opportune time or the right time. It's a pivotal moment where a word or action could have monumental results. For the women receiving training and microloans to fuel their careers, this important moment offers meaningful and productive career opportunities that would otherwise be impossible. **With education and the funds to drive their dreams forward, they can shed the burden of harsh working conditions for little pay, and embark on a life free from poverty.**

KGF'S VISION

Holistic transformation of rural communities through **empowering women** WORLDWIDE.

Learn more at kairosglobalfoundation.org

