HER Journal WOMEN'S GLOBAL VOICES

HER WORK: Business & Investment | HER STORY: Inside look | HER LIFE: Community



Letter from the Editor

Welcome to HER Journal, women's global voices...

This is our first publication of HERJournal-Kairos Global Foundation's (KGF) magazine focused on empowering impoverished women around the globe. It was tricky to choose the right subjects for this first edition since there are many incredible indigenous-led organizations who support women in poor, rural communities. Our editorial team debated on which stories best represented the shared vision of KGF. How can we capture the spirit and journey of these hardworking and inspiring women? We've tried to bring to light just a few pieces of their amazing lives—what they're doing now, the culture they've come from, and the adversity they've faced.

This journal is our first step out into the world, and we hope you see our priorities for women's empowerment through indigenously led organizations and programs reflected in what we've included in this piece.

I'm fortunate because I grew up with parents who value education and encouraged me to pursue my ambitions in my career. Today, I serve on the leadership team responsible for a wide range of programs aimed at lifting women from poverty, providing an education and career funding, and establishing a profitable future for them and their families. It's been a privilege getting to know and work with these wonderful women who have worked hard to have a better life.

Giving back to those within my community—and country—is my life's work. The indigenous-led organizations in my country have done well to help their fellow country person, against adverse odds. Poverty in India is extreme. Infant and child deaths are expected. Women are seen as property—even to this day! This is a harsh and unnecessary reality. Furthermore, women and children are often beaten and cast aside without any repercussions for the abusers. The freedom to continue their education or pursue a career seems ludicrous to their families. Many women I meet can't even sign their own name, let alone open a bank account. They're wholly dependent on male family members or their husbands.

There is an account in this publication near to my heart. It's Shanthi's story. Out of obscurity, forced to marry when she was still a child, and raising two small children as a young mother, she managed to pursue an education and training and secured a microloan so she could open her own textile shop and boutique (read Skilled & Driven!). Women like Shanthi are the reason for HERJournal, and for KGF to continue to provide educational, vocational, and financial opportunities for a brighter future. Thank you for joining us on this journey!

Rebecca Stanley

Editor of HERJournal &

President of Kairos Global Foundtion





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Inside this Issue...

HER Journal

WOMEN'S GLOBAL VOICES

HER WORK: Business & Investment

Sewing a Better Life

HER STORY: Inside look

Skilled & Driven!

Believing in a Different Path

HER LIFE: Community A Marriage Made in Poverty

SPECIAL REPORT: MANIPUR

GLOBAL HIGHLIGHT: Resource

A Door to New Life



Sewing a Better Life

Chettichavadi is a small rural village tucked into the serene farmlands of the southern state of Tamil Nadu, India. This little village has seen quite a bit of growth over the years. One such example is the new Life Center which hosts classes and tutoring for students, serves as a daycare for young children, and is a place where women come to work. The space is clean and bright and filled with sewing machines and beautiful fabrics.

The beauty you see is not only found in what is made here but also in the way women are respected and treated fairly and provide a sustainable salary. And there is the childcare center, making it very practical for moms with small children.

The beauty also lies in the way the women here have been able to create a better life for themselves and their families.

Vigia is one of these women. Before she came to the center, where she's worked as a tailor for the past eight years, she spent long hard days in the rice patty fields as a daily wage earner. She recounted her past, "I was 22 years old when I started working as daily wage earner. The fields were challenging. I spent many hours standing in water and mud, carrying large loads. The harvesting of the rice starts in September when the temperatures are still very hot. The work is not year-round, so it was hard to meet the needs of my family."

"But then I found out that I could get skills training to become a tailor. I could get a better job with better working conditions. I would also be able to make a better wage."

Vagia is now making a steady salary.

"Because this is regular work, I can plan and budget my spending for food and my family needs. And as I have grown in my skills, I am much more confident in myself and my work. The designs that we get each day are different. I find this challenging and interesting. These new designs help me to build upon my experience. It is very fulfilling work." Vagia is thankful for this work experience and shared, "Because of the skills that I have acquired, if I were to start my own business, I feel confident that I would do very well."

Kalpana is another tailor who has worked at the garment center for five years. Previously she made and sold clothes in her village, but her earnings were limited. In the garment center, she's able to sell her products to more people and earn a consistent and reliable income.



Kalpana enjoys her work and makes a good wage.

With commercial grade sewing machines, the tailors work much faster and produce clothing of a higher quality. This means a better wage for the women.

Kalpana has a family and is thankful to make enough money to be able to care for her children and meet their needs. She is also able to save money for their future.

Sewing a Better Life continued

Samuel Stephens is president of India Gospel League and is a partner of Kairos Global Foundation. He shared that years ago, the village of Chettichavadi, where the garment center now sits, was economically backward.

"When I entered this village years ago, there was no access to education, to healthcare or employment. But God gave us a vision of transforming this community. A church was first planted, and a small life center was built. The congregation of believers began to impact the community and transformation has been happening.

The congregation is trained and is the foundation for all of the work that is now happening here.

And the programs will generate resources making the center a place where sustainable solutions can continue to be offered to those in the community.

It is our donors who believe and invest in this way that makes all this transformation a reality."

KGF has partnered with India Gospel League (IGL) because it values indigenous leadership. Those leading and the folks who receive help are from the same communities and cultures. Organizations like these better suits the needs of the communities and creates a long-lasting impact for community development. IGL focuses on rural areas in South Asia—an under-served population that suffers from a lack of resources, education, and opportunity.■



Because a donor half a world away, believed...

A woman in a rural village now sits weaving a life of hope & a bright future for her family.

Believing you can make a difference can ignite the start of transformation in a whole other part of the world. And that transformation will likely impact a whole family, not just for a season, but quite possibly for generations.

Once a woman has gone through our skills program, she may apply for a micro-credit loan. Loans are used to start up a business, purchase equipment, animals or materials. For women on the receiving end, it is so much more. A loan truly gives a woman the chance to create a brighter future for her and her family.

Learn more about micro-credit loans through our KGF Education Fund and how you can make a difference in the life of a woman in South Asia.

Visit us at www.kairosglobalfoundation.org/donate



HER STORY: Inside look









Pictured: Shanthi in her textile shop with her husband. Shanthi working with three of the women she has employed in her shop.

Shanthi's husband shared that he now has great respect for her and is thankful for her persistance and hard work. Because of Shanthi, her husband overcame his addiction and started a rental car business.

Skilled & Driven!

Shanthi is a wife, mother and a small business owner. The women in her community look up to her as a mentor and a great example of strength. But her **path to success has been difficult.** When she was in 10th grade, she failed the public board exam. With little help and no hope of finishing her education, she dropped out of school. Many factors were working against Shanthi, as is the case for many rural girls.

But there happened to be a skill center near her home and she liked the idea of becoming a tailor. She began taking classes and within two months, she learned how to sew and even started a little business. But Shanthi's parents had other plans. At just 15 years old, her parents forced her to marry. Sadly, this practice is typical of many rural families.

Soon after marriage, a baby girl came and then a boy. Life became difficult as Shanthi was trying to care for her two young children and deal with her husband's continuous drinking. Every bit of money he made was spent on alcohol.

Once her children were old enough to attend daycare, she began dropping them off at the center and then going to work. She worked in the agricultural fields by day and sewed clothing at night.

Between the two jobs, she only made 300 rupees a day (\$3.61 US). It barely met the children's needs.

If she didn't make changes, her family would not survive. There was a rehabilitation center nearby and she decided to take her husband to get treatment for his addiction. Because of her persistence, over time, he was finally able to overcome his addiction.

Shanthi heard about a Women's Transformation Group and decided to join. Over a period of nine years, she has learned so much. Since joining the group, Shanthi has developed her leadership skills and gone through business management courses. She is much more aware of her rights as a woman and has gained greater confidence as a business owner and leader. After going through some of the business classes, she was able to apply for a micro-credit loan to help with the purchase of material and supplies.

Her influence in the community

During the height of the Covid outbreak, Shanthi gathered 14 unskilled women in her village and encouraged them to come to her center so that she could teach them how to sew. All 14 have learned how to sew and are now working as skilled tailors out of their homes and are helping to support their families.

Since paying back the first loan, she has applied for and received a few more micro-credit loans. This has allowed her to grow her business. She now has a textile shop and a boutique and has employed 4 women. During festival seasons, her and her team stay especially busy, and she often sends work to some of the other women tailors in the area.

Though there are other tailors in her village, she has made a name for herself, and her business has continued to do quite well. She has been able to care for her children and provide them with a good education and even help her husband start his own rental company.

Shanthi has pushed herself to improve. And continues to keep herself up-to-date with ongoing training. But having the opportunity to be a part of a Women's Transformation Group has also had a big impact on her professionally.

Shanthi is a successful entrepreneur living with her husband and son in South India. Her daughter is currently attending a private college and studying to become a pharmacist.

Skills training and transformation in action!

KGF utilizes the micro-credit loan program to help women start and grow a small business. Along with loans, KGF works with Women's Transformation Groups which provide ample training and support for women to pursue a sustainable career.

Women's Transformation Groups are set up to help women become aware of their rights, as well as opportunities for development and education. Groups meet regularly allowing women to build strong connections, supporting each other as they learn. ■



Believing in a Different Path

Kiruthiga thought her future was set. After finishing 12th grade, she planned to find a job as a daily wage laborer, maybe in the fields or possibly at a local hotel. She was hoping for the best since it was now up to her now to care for her mom and sister.

Years ago, her father had deserted the family. Her mother was unskilled and had completely relied on her husband to meet the family's financial needs. After Kiruthiga's father left, the family struggled to survive. Eventually, her mother was able to find work as a daily wage laborer. She was able to make 120/INR a day (\$1.45 US). For someone unskilled, and being a woman, it would have to do.

Their financial difficulties continued and then Kiruthiga's mother started having headaches.

Every day, the headaches seemed to get worse. Nothing would help and she could barely go to work. She eventually went to the doctor and was told that she had a brain tumor. The prognosis was not good.

But then something very unusual happened. One of the neighbors told her about a healer. This was not a Hindu doctor or priest. The name was not familiar to the family. The man's name was Jesus and Kiruthiga's neighbor said that if anyone could heal her mother, it would be Jesus, the one known as the Son of God.

Kiruthiga's family was Hindu. They knew little about Christianity and not much of this god-man, Jesus. But in her pain and little bit of strength, her mother uttered a few words—a prayer—a promise, "If you heal me, I will follow you until my last breath."

The words of this quiet, sincere prayer reached up into the heavens. And Kiruthiga's mother was miraculously healed. Her headaches? Gone.

Six months later when she consulted a doctor, he confirmed, with great surprise, the tumor had disappeared. She gives all glory to God and committed her life to following Jesus—the one who healed her. From then on, she committed to raising her two daughters up in the Christian faith.

One day, Kiruthiga shared with the pastor and his wife that she was not able to go to college but was hoping that she could still get a good job. They suggested that she apply to the local community college. Maybe the best was not a daily wage. Maybe there was a different option.

Kiruthiga and her mother discussed it and decided that she would study medical laboratory technology.

Since starting at Sharon, Kiruthiga, once a timid and nervous girl, has gained confidence and courage. Her faith in God has also grown as she has experienced His provision and power in her life, day by day.

She shared how the professors encouraged and mentored her over the past two years. And she learned how to speak English and use the computer.



She completed the two-year course, received her diploma in Medical Laboratory Technology, and is currently doing a six-month internship at Sharon Hospital. Following her internship, she will be eligible to get employment at any of the hospitals and can expect to make a good salary.

Many of her relatives advised her mother to give Kiruthiga away in marriage and not allow her to study further. But when her mother found out about the opportunity at Sharon, she insisted that Kiruthiga attend so that she could have a better future.

Kiruthiga received her degree from Sharon Community College. The school has a 100% job guarantee and the fees are very affordable. KGF is proud to partner with Sharon Community College in making education a priority for young girls like Kiruthiga. ■



A marriage made in poverty

South Asia continues to drive global reductions in child marriage and is on pace to **eliminate child marriage** in about 55 years, according to a new analysis issued by UNICEF South Asia today.

In 2022 the United Nations reported in every nation throughout the world, female poverty rates are higher than male. The genderization of poverty does not occur randomly, but is influenced by varying levels of socioeconomic status, international crisis and national disaster(s). In the socioeconomic sphere, global women's education is not recognized as important. Two thirds of all illiterate adults throughout the world are women, and currently 15 million primary aged girls are not able to step foot into a classroom. The girls that do step into a classroom are significantly more likely to drop out than their male peers due to unsafe transportation, inadequate sanitation and cultural traditions such as child marriage. These obstacles enforce a large-scale cycle of poverty, leaving women with few alternatives to flourish. As a result whole generations are impacted. Early marriage is encouraged in communities where economic opportunities are limited. Unfortunately, this practice proves to be self-defeating as it further perpetuates poverty, limiting education and the necessary skills towards obtaining good and stable employment. To fight against poverty is to address one of the correlating factors perpetuating the cycle: child marriage. Presently the best solution against childhood marriage is to provide more economic solutions and invest in furthering education for women and girls.

Child Marriage is Targeted Towards Girls

Today, overwhelmingly and disproportionately, child marriage targets girls with only one sixth of child marriages being male. Annually 15 million girls are married before their 18th birthday, averaging out to be 41,000 each and every day. Yet without sufficient opportunities, girls are seen as a financial burden and are left to a system destitute of progress.

Childhood marriage is linked to low educational attainment, poor health outcomes for offspring, and high rates of maternal mortality and marital violence.

Child Bride Culture

In places where the bride's family pays a dowry to the groom's family, younger brides have a smaller dowry. This creates an incentive for a parent to marry their daughters off early, especially if the family is stricken by extreme poverty. Parents inflicted by severe poverty often believe marriage is the best way to secure a daughter's future by making a husband or his family responsible for her care. This is especially prevalent in humanitarian crises, where parents view early marriage as a way to protect their daughters from sexual violence.

Unfortunately, what often happens to the young bride is that she is stripped of her family, her agency to choose her decisions, her education, and ultimately her future. After marriage, the young bride is expected to live with her husband's family. In addition, children who are married tend to have spouses who are much older with a mean age difference between 5-14 years. The extra weight of a new family on her shoulders encourages her to drop out of school. Married children are 2.11 (engaged children 1.95) times more likely to drop out than single peers, making it harder to participate in the economic sphere. Women who marry as children on average make 9% lower than if they had married later. Any perceived benefit of child marriage is overshadowed by the cycle of constant poverty without any opportunity for development.

Child Marriage: Still Pervasive throughout the World

Childhood marriage is defined by any union (formal or informal) between any child under the age of 18. Throughout history its practice has been pervasive in both the developed and developing world. Most of Colonial America followed English Common Law, granting marriage as young as seven for both boys and girls, until the late 19th century. In 2022 Sweden was ranked the best country for women. It didn't have a federal law banning childhood marriage until 2018 when legislation passed a marriage minimum of 18 without exception. Likewise, the United States passed its first federal law banning childhood marriage in 2018 within the state of Delaware. Presently within the United States there are 41 states that grant childhood marriage with parental consent as young as 16.

Across the world most countries permit childhood marriage through *legal loopholes* permitted by *parental permission or judiciary consent.* In almost every region childhood marriage can be found. The highest rates are found in Africa and Asia where girls are *wed between the ages of 16 and 17.*

The highest rates of child marriage are found in Sub-Saharan Africa and South Asia.

Child Marriage in African Countries

Niger has the highest rate of child marriage in Sub-Saharan Africa with **76 percent of girls** married by age 18. Complex factors encourage and permit the practice and, as a result, promote gender inequality by limiting a girl's ability to choose. It is common to see unclear legislation loopholes and customary laws being enforced. These laws are recognized by communities and permit underage girls to be wed at the discretion of their elders.

Main factors that permit child marriage practices in Africa include:

- Unclear legislation
- Dangerous traditional practices
- Lack of education
- Lack of economic opportunities
- National disasters and climate change

Despite several African countries passing marriage age minimums of 18 without exception, it is not uncommon for underage marriages to still occur. Notably, the National Assembly in 2014 passed a marriage act in Kenya prohibiting engagement, betrothal or marriage to any person less than 18 and voids marriages that violate these prohibitions. Unfortunately, these laws are often not enforced.

A 2017 report from the United Nations confirmed beading in Kenya's Samburu community. Beading is a traditional practice where a tribal warrior is allowed to have a temporary relationship with a young girl from the same clan. The objective of this practice is to prepare the young girls for marriage in the future. The warriors, after gaining parental permission, will give girls ages nine to fifteen a beaded black and white necklace signifying the commencement of their sexual relationship, marking that no one else can have a sexual relationship with her. Girls trapped in these sexual relationships are unable to conceive and will be forced either to terminate their pregnancies or give their children to other communities.

The consequences of child marriage in Africa *limit* women from the freedom to choose for themselves, equal education and their economic influence. Without sufficient opportunity for women to flourish, early marriage will be encouraged and perpetuated.

Child Marriage in Asian Countries

According to a July 2023 report from the UNICEF, 1 in every 4 girls in South Asia were married before their 18th birthday. Currently India is the country with the highest number of child brides in the world with 290 million, accounting for 45 percent of the global total. India has a marriage age minimum of 18 without exceptions and has since the Prohibition of Child Marriage act of 2006. Unfortunately, passing legislation restricting early marriage is not enough to end the practice of child marriage. Complex factors permitting the practice are similar to African countries.

Cultural practices that encourage and permit child marriage within Asia include:

- Customary laws being enforced
- Family honor traditions
- Girls being viewed as a financial burden
- Dowry systems that create incentives for earlier marriages

https://www.unicef.org/rosa/press-releases/south-asia-could-eliminate-child-marriage-only-55 years-unicef

In recent months India performed a series of crack-downs on illegal marriages involving girls under the age of 18. These efforts to eradicate child marriage prove to be problematic because they often rip families apart and leave young women and girls with economic hardship. Effectively addressing the complex issue of childhood marriage begins by systematically addressing the gender inequality of women within these communities. Without resources for women to flourish, they are left with few options and are pressured to marry and continue the cycle.

Child Marriage Undermines Progress

It is more common for child brides to experience marital violence, undernourishment for themselves and their children, and to be unequipped for the workforce. At its simplest form, childhood marriage denies children and disproportionately girls, the right to choose. She is robbed of one of life's most important decisions while **being coerced** into the lifestyle of poverty that has saturated generations.

Child Marriage Can Stop

The first step in ending the practice of childhood marriage is to understand the complex systems, norms and behaviors that drive it. For decades world leaders thought it was sufficient to only pass new legislation and promote awareness. Although there is a need to create more concise legislation to eradicate loopholes, more must be done. Investing in education, resources and healthcare for women empowers one generation to the next and breaks the cycle of poverty. This proves to be the best solution to help women and girls flourish and become active agents within their communities.

Ending child marriage, and thereby ending the associated childbirths, could lead to a global welfare benefits saving of \$566 billion in purchasing power parity by the year 2030.

Many of these estimates come from reduced costs associated with welfare benefits.

By 2030, there would be an average savings of \$1.7 billion in welfare, \$327 million in education budgets, \$34 million in reduced infant mortality, and \$8 million through reduced child stunting.

Figures taken from a 2017 World Bank Report

Ending child marriage is not only the morally right thing to do, it is the economically smart thing to do.



Since May 3, the northeast Indian state of Manipur has been a war zone. Over 50,000 people escaped what has been labeled as ethnic violence. Many witnessed the burning of their homes and the killing of their family members and neighbors.

Those who escaped are now living in refugee camps. Many are orphaned children. The majority are lacking basic needs.

Clashes of the two tribes flared into rioting, killing, and the burning down of churches, houses, and villages. Women have been subjected to the most horrific mob violence, publicly stripped, sexually assaulted, gang raped, and even murdered.

Prime Minister Narendra Modi, who has often spoken about empowering women and educating girls, had not publicly commented on the crisis in Manipur despite repeated calls from citizens and opposition leaders. It wasn't until a disturbing video went viral that Prime Minister Modi broke his silence.

For now, women are just trying to survive each day. They want to return to their villages, but in many cases, there are no homes to return to. Lamvah is one of the women now living with her family in a camp. She and her husband escaped their home just as the attacks began. They made their way through the forests and arrived a month later at the

refugee camp. She gave birth the day after arriving at the camp. She shared, "We didn't have a single piece of clothes when we ran away from home. After my daughter was born, we did not even have clothes to dress her. She is now 2 months old; she needs warm water to be bathed, clothes to wear and medicines."

When Lamvah and her husband left home, they had no time to pack. All that they had were the clothes they were wearing. She shared in an interview "Every morning, my husband leaves the relief camp in search of work to arrange for milk to feed the child, diapers to wear, medicines. But there is no work in such a situation."

The greatest impact falls upon women and

children. One woman who was interviewed shared that she started visiting the relief camps and distributing relief materials. She saw the lack of basic needs of the majority of those living there—the women and children. "The lactating mothers, already traumatized by their displacement, needed baby formula, the pregnant women needed supplements, women needed bare essentials to survive there. ■

If you would like to help meet the needs of the families in Manipur, give today at kairosglobalfoundation.org/relieffund



GLOBAL HIGHLIGHT

One of our hopes for HERJournal is to share with you new tools and resources that are being used to help women being impacted by poverty and injustice. In this first issue, we thought it only fitting to share...

Photo source: Pexels Vincent Gerbouin FROM CAMBODIA

Door To New Life

This fictional story is about a young girl who comes from a poor family. She decides to quit school in order to start working and support her family.

The young girl in the story goes through some very painful experiences leading her to a very dark place. She even considers taking her own life. But through a series of circumstances she discovers the hope and love of Jesus and is healed from her past hurts.

The author, Jen* is a missionary from the US and has spent ten years working among the poor in Phnom Penh, Cambodia. Much of her time has been spent working with women.

Jen's hope is that this book could be utilized as a small group resource for women who have experienced personal trauma. Women would join a group, read a chapter a week then meet to discuss follow-up questions. Each group would be led by a facilitator and questions are designed to help women think through how the story may relate to their own life. Can they relate to the main character in any way, are there emotions and hurts that come to mind? The goal is to have a safe environment where women would not only talk about what they've read but begin to open up and share about their own difficult experiences.

The topics in the book cover a range of very difficult issues, ranging from domestic violence, rape, suicide and relational conflict.

Jen is hopeful that within a given space and time, women can build close connections with each other, and together, can begin to walk the road toward healing from their past traumas. She shared that there's a growing understanding and desire in the city for counseling. Most are reluctant to meet a counselor one on one but like the idea of group trainings to learn more.

*Jen's last name is omitted for security purposes.

She also shared that many people in Cambodia live in a "trauma-filled" environment some of which comes from generational abuse and violence stemming all the way back to the Cambodian Civil War and the state-sponsored genocide. All of which took place in the 1970's.

How the book came to be

Jen had been in Cambodia for two years and was working through some material on vision and purpose. One of the steps led her to ask God to give her a vision of something he has for her, something much bigger. She said that she was somewhat cynical about asking God this but she asked anyway.

Surprisingly, and rather quickly, she got a vision of what has now become Door To New Life. It was only after sharing this vision with three different people and their encouragement that she began to pursue the writing of the book. She needed language and contextual help since it would be in Khmer—the language most of the population spoke in Cambodia. There was a woman named Anny who had tutored Jen in the language and they had become good friends. Anny was disabled and had many struggles, one of which being able to find work. Jen asked Anny to help her with writing the book. She gave Anny the direction and ideas and Anny tweaked and typed out the text. Jen was able to pay Anny so it provided a bit of income for her, as well as purpose and dignity. Jen shared that Anny really helped to make the story what it is. Neither of them had written a book before, but they prayed for wisdom before each time they wrote.

The book is now in print but only in Khmer. There are plans for translating it into English in the future. The book has gone through one test group. Other resources, such as a leaders guide and chat groups are currently in the works. ■

Interested in this resource?

Email Jen at foundfreedom2@gmail.com





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 www.kairosglobalfoundation.org





