

OPEN HANDS

Christ-Centered Economic Opportunities for the Poor



NEWSLETTER

If there be among you a poor man... thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need. DEUTERONOMY 15:7-8

A WORLD OF PLENTY

Lyndon Swarey

The college I attend held a Hunger Symposium last month. It created awareness of the problems of hunger in our communities. We live in a world that produces enough food for everybody and in a country that wastes food. In my opinion, hunger should not be a problem.

According to the Food and Agriculture Organization, hunger is defined as fewer gross calories needed to live a sedentary lifestyle. Based on this definition, there are around 795 million people in the world that are chronically undernourished. The number could be higher since a lot of poor people are hardworking. The definition of hunger does not include those who are

hardworking and receive more calories than necessary for a sedentary lifestyle but not enough to for their level activity.

The world produces enough food for everybody. In recent years, world food production per capita has increased. Even after livestock have been fed and post-harvest losses have been taken into consideration, there are still 2,800 calories per person available. There is plenty of food in this world for everybody, but the poor do not always have access to it.

Many of the world's poor live on a

very tight budget, and an increase in food prices or an unexpected expense can cause them hardships. In Ghana and Pakistan, the poorest 20% spend 70% of their income on food. That leaves only 30% of their income for other purposes. An increase in food prices or a financial hardship could result in them needing to cut back on their food consumption to make ends meet. This goes to show that producing more food will not necessarily solve the problem of hunger. There is enough food for everybody, but it is not always accessible to them.

India Savings Group



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Sources:

"Food Waste in America" Feeding America

"World Hunger And The Global Economy: Strong Linkages, Weak Action" Jennifer Clapp

"2016 World Hunger and Poverty Facts and Statistics" World Hunger

" How the U.S. Manages to Waste \$165 Billion in Food Each Year" Brad Plumer The Washington Post

Joe Kuepfer and Merle Burkholder visited this group of women in Kenya who have been in a savings group together. They are eager to learn and appreciate the teaching they are receiving. They are planning to work together on a development project in their community.



OPEN HANDS STRENGTHENS IT'S TEACHING PROGRAM

MERLE BURKHOLDER

Earlier this year I was visiting a savings group and discussing with them their experiences and their desires for the future. In these settings it is not uncommon for savings group members to ask us for financial funding to help their group. This group was different. They shared with us the things they had been able to do.

One of their group members had taken a loan from a microfinance organization. Due to circumstances beyond his control he was unable to repay the loan by the scheduled due date. The microfinance organization had plans to come and take ownership of his home. This would have left he and his family without a place to live.

The savings group pooled their funds and together raised enough money to pay off his loan. He has since been able to repay the loan from the savings group. He and his family were able to stay in their home.

One of the group members made these comments to us. "We do not need money from you. Money is only a tool. What we need are ideas. You can bring us teaching and new ideas that will help us to be more effective in what we are doing. Ideas will be more valuable to us than money. When we have new information and ideas it will help us to better use the money we have."

We are working hard to increase the inventory of teaching materials that we have available to the savings groups. We are constantly in the process of writing new materials and then having those materials translated into the national languages of the savings group participants.

The first booklet that each new savings group uses is *The House of Principles* which has been produced by the Chalmers Center for Economic Development. When they complete that study on group formation and dynamics they are ready for teaching materials that have been produced by *Open Hands*.

We have a booklet titled *Family Finances for God's Children*. This booklet helps with budgeting and managing family household finances. Many participants have found this booklet to be helpful to them. This booklet is

currently being taught in savings groups in Kenya. It is in the process of being translated into both Spanish and Haitian Creole.

We are also in the process of writing a series of booklets designed to help micro-businesses to be more successful. The first booklet in the series is titled, *Planning a Business*. It assists the participants with getting a business idea and developing a plan to start a successful business. This booklet has been translated into Haitian Creole and is being used in savings groups in Haiti. We have had many positive comments and good feedback from this booklet.

Each of our *Open Hands* booklets rely heavily on Scripture. We are committed to a Bible based curriculum that utilizes the Word of God to assist participants with the stewardship of their finances and businesses. The salvation message and call to a personal commitment to Christ is included in each booklet.

Our curriculum is also being used by other organizations in many countries around the world. It is encouraging to receive reports from many places about how the curriculum has been a blessing to many people.



UPDATES FROM THE FIELD

El Salvador

Open Hands has hired a facilitator in El Salvador. He is meeting with interested persons and is helping them to begin forming savings groups. We anticipate that early in 2017 we will have groups that are ready to begin saving.

Ethiopia

The *Open Hands* savings group program that was started in Ethiopia in July has been very successful. There are now 30 savings groups with a total of 450 members. These participants are saving on a weekly basis and are very pleased with what they have been able to accomplish. We are hoping to expand this program in 2017.



Community Leaders in Ethiopia



Haiti

Due to the hurricane in Haiti the participants in *Open Hands* savings groups have not been able to save as much as they had been saving. However, the funds they have saved will be very helpful to them in buying food and rebuilding their damaged houses. Through the assistance funds that many groups have, they have been able to help those group members who sustained the most damage to their gardens or homes.

Nepal

Open Hands has been invited by EQUIP Nepal to consider starting a savings group program in the country of Nepal. Merle Burkholder, Darin Hershberger, and Joe Kuepfer will be traveling to Nepal in December to conduct a feasibility study regarding a possible savings group program there. More updates on this potential program will be given in 2017.

East Africa

The program in Kenya has spread across the border into Tanzania. *Open Hands* now has so many savings groups in Tanzania that we are planning to hire a Tanzanian field director early in 2017.



Gabriel is from Mitoto Baraka Savings Group. He recently took his first loan of 4000 KES (USD 40) from his savings group and bought a modern jiko (small stove). This jiko has a light and a phone charger. It does not use kerosene. It is efficient and environmentally friendly.

OPPORTUNITY TO SUPPORT THE WORK...

Open Hands supports conservative Anabaptist mission work by providing a Christ-based curriculum, financial teaching, and savings groups. While *Open Hands* does not provide money for loans, there are expenses for curriculum, paying the facilitators, and overseeing the program. If you endorse the work and vision of *Open Hands*, we invite you to partner with us. Your gift will help us expand the program and reach more people. Contributions are tax-deductible. Please make your check payable to *Open Hands*.

For more information, please contact:



OPEN HANDS

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While there are people in the other countries suffering from a lack of food, the United States wastes food. It is estimated that around 70 billion pounds of food gets thrown away or just goes to waste. Farmers do not always harvest all their crops. Food gets wasted during processing, and supermarkets throw away products that are expired but still edible. A diner at a restaurant leaves on average 17% of his food uneaten. Households throw away between 14%-25% of the food and beverages that they purchase. It is interesting to note that we throw away 50% more food than what they did back in the 1970s.

There is no simple solution to this problem. Growing more food or taking the food we waste and giving it to those who are hungry will not provide a long-term solution to the problem. There will need to be policy shifts in agriculture investments and imports. In developing countries, imported food can be cheaper than locally-grown products. This discourages developing countries from investing in agriculture, and eventually farming is no longer a viable option. This makes developing countries vulnerable to spikes in world food prices and creates the food distribution problems we face today.



Limu Ethiopia Women's Savings Group