

Interview with Roland Devalcy

Roland Devalcy serves as the program supervisor for the Open Hands savings group program in the Miragoane, Haiti area. Roland is the evangelist at the Fils de Lumiere (Sonlight) Mennonite Church in Cadiac, Haiti. He lives near the church with his wife and children. As a family, they operate a small store in the community. Roland also serves as the director of the Good Samaritan School which is associated with the Mennonite Church in Cadiac. Roland gave this interview by phone with Merle Burkholder, the Open Hands administrator, on November 14, 2012.

Q: When did you begin your work as the savings group program supervisor?

Roland: I have been working in the program for about 18 months. I began working in the program on May 15, 2011.

Q: What benefits of the program have you seen in the lives of the group members?

Roland: Many of the people are excited about the program because they did not know that they could save money. After we explained the program to them, they realized that even though their incomes were small, they could save something.

The people benefit from the things they learn by being in a group. Being part of a group helps them to save. If they just try to save money at their house, by themselves, it is very difficult for them to save. They may save some money, but then a need comes along, and they will use their savings for that.

People have been able to realize their goals by saving. Some people in one savings group said that they could not get anything done before they were in a savings group, but now they are able to save, and do some of the things they have wanted to do. One group said that they are so pleased with what they have been able to do that even if the savings group program stopped, they would continue to meet and save money.

In most of the places where we introduce the program, people are very interested in it. However, in some places the people are not interested because we do not loan out any money.

Q: Does the program help people even though it does not make loan money available to the people?

Roland: The ideas and concepts that the people learn help them more than if we loaned them money. The people see that saving money is something they can do themselves, without outside help. It is very powerful for them to understand what they can do by themselves.

There have been some places where the people had been trying to do savings groups of some kind, but they were not working very well because they were not properly organized. We offer training and help with the organization of savings groups so that they will be more successful.

One of the important things about our program is that people start with what they have, and do what they can for themselves. As Haitians, we feel better about the program because we are using our own money. If the program were loaning out money from foreigners, I would be afraid that people would join the program just to get a loan, but they might not be able to pay it back. Then what would we do? We would have a serious problem, especially if it were people in the church.

We do have groups that create a loan pool, and they make loans to each other, but it is their own money that they are loaning. We have one group that has over 250,000 Haitian Gourde (\$6,000 USD) out in loans right now. This is all their own money that is being loaned within the group to other group members. In the groups that are making loans, it is very important that all the members are faithful, trustworthy people.

Q: In the savings groups that do not make loans to each other, what do people do with the money that they have saved when the six month savings cycle is complete, and they get back the money that they have saved?

Roland: The people are very happy when they get back the money that they have saved. They are able to achieve their goals. Here are some examples of what people have done with their money. I know an older person who bought tin for his house roof. I know another person who bought a small piece of land. Another person bought supplies to start a small business. Others have saved for things like school tuition for their children. Some have saved so that they can give more to help with a special project at their church. There are many things that people want to do. Their savings help them to achieve their goals.

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ROLAND DEVALCY (L) WITH OPEN HANDS PROGRAM LIAISON, LYNDON SWAREY (R)

HAITI

Statistics from the savings group program in Miragoane, Haiti as of September 30, 2012:

Total of 104 savings groups:

- * 11 Rotating savings groups
- * 23 Accumulating savings groups
- * 70 Straight savings groups

Total of 2,164 participants:

- * 1,384 women
- * 780 men

Participant Ages:

- * 902 under age 30
- * 543 ages 30 – 40
- * 394 ages 40 – 50
- * 325 over age 50

Total value of the money saved by these participants from January 1 – September 30, 2012 is the equivalent of \$106,625.36 USD.



FACILITATOR, JOHNSON JEUDY (FAR LEFT), WITH THE EXECUTIVE COMMITTEE OF A SAVINGS GROUP

KENYA

The Open Hands committee has received final approval to move ahead with the launch of a savings group program in Kenya, in partnership with Amish Mennonite Aid. Early in 2013, Lyndon Swarey will be traveling to Kenya to get the program there started. We are planning to hire a Kenyan facilitator in the Nakuru region and another in the Kisumu region. These men will then begin forming savings groups in the Christian Believers Fellowship Churches, which are associated with Amish Mennonite Aid. We believe that the savings group program will be helpful to the Anabaptist believers in Kenya. We will be giving more updates on the Kenyan program as it develops.



SAVINGS GROUP MEETING

INDIA

The savings group program in Vijayawada, India is growing rapidly. The response to the savings groups has been very positive. People are pleased to be able to participate in the savings groups because they are designed for Christians. In some of the government microfinance programs, the participants need to make a declaration that they are adherents of the Hindu religion. The Christian people are glad for a program that is intended for them.

Even though the amounts that people are able to save have been very small by North American standards, it has been a help to them. Many of the group members are saving less than \$1.00 per week. Yet this is a significant percentage of their income. For them to save almost \$50.00 in one year is a major accomplishment.

There are currently eight staff working in the savings group program in Vijayawada. These staff persons help to organize new groups and provide teaching and training to group members. One of the things that has been very helpful is the teaching and preaching opportunities that the group meetings provide. Although the groups are intended for Christian participants, about 20%

of the group members are either Hindu or Muslim. There have been group members who converted to Christianity through their involvement in the savings group. They have been baptized and have become members in local Christian churches.

At the end of September, there were 280 savings groups in the program in Vijayawada with a total membership of 3,132 persons. The membership consisted of 2,929 women and 203 men. The total savings of the group members from January 1 – September 30, 2012 was 5,110,200 Indian rupees. This amount is equivalent to over \$92,000 USD.

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Q: We are developing a micro-business curriculum and have hired a teacher to bring increased education to the groups. Do the people in the savings groups appreciate the teaching?

Roland: Yes, they do appreciate the teaching that is offered. Sometimes they are under time pressure and they might not want to sit through a long class, but they want the teaching. It is one of the things that we offer to the groups that helps them.

The micro-business curriculum is very much needed in the groups. We taught the first lesson in a few groups and the people are asking for more. This teaching will give good information to the people in the groups. We also need teaching on finances and how people can handle their money better.

MISSION STATEMENT

As Anabaptist followers of Christ, we desire to keep the commands of Scripture to "bear ye one another's burdens" and to "consider the cause of the poor" through the development of self-supporting, micro-lending, and micro-enterprise programs that teach biblical financial concepts and present the Gospel of Jesus Christ for a "witness to the nations."

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:

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