

OPEN HANDS

Christ-Centered Economic Opportunities for the Poor



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

BEING LEARNERS TOGETHER

by Lyndon Swarey

When visiting a third world country, it is important to understand how poor people view North Americans and how we as North Americans can best relate to people in these countries. Many of these people see rich North Americans as the solution to their problems. In reality, finding a solution to the problems they face is not so simple. Trying to force our ways onto them will likely fail. Too often, when I am asked by poor people how they can improve their economic footing, I give them an answer that does not work in their situation. I need to be a learner instead of someone who has all the answers to their problems. Poor people are intelligent and often understand the surrounding economic forces much better than an outsider

does. As I take on the attitude of a learner, the person I'm helping is better able to understand that they can come up with solutions and implement them on their own initiative, instead of being told what to do or offered a hand-out. This can help poor people build confidence and realize that the solutions can come from themselves, instead of expecting a wealthy person or country to step in. Such help from without often merely has a short term effect.

In April 2013, I was visiting a savings group in Kenya. At the meeting, I was asked how they could increase their money. I told them maybe they could start a business, but I don't really know much about Kenya or what sort of business would work in their situation. Soon after this, people started coming up with business ideas. One person worked in a stone quarry crushing stone by hand. If he was able to get enough money to buy another device to crush stone and hire some else to help him, he would be able to increase his income.

Another person talked about starting a business sewing clothing.

If I would have told them what sort of businesses they should start, I am convinced these people would not have shared their ideas on what businesses they could start or what they could do to increase their income. Coming up with their own ideas gave them added motivation to take action. For me, this reinforced the idea that I need to go to these places understanding that the answers to their problems must flow from a collaborative process, beginning with their initiative.

I need to go with the attitude of a learner, which is much harder than going with the answers. We can and should point them to principles that they can apply in their lives. However, when poor people come up with the solutions, they are more apt to take ownership of the solution and follow through with it. ♦♦♦



GIVING A HAND UP, NOT A HAND OUT

by Merle Burkholder

We are blessed to live in a society that has adequate resources and opportunities for us to generate an income that will provide for our families and allow us to share with others. From a global perspective, we are in the top 10% of the world's wealthiest people. Around 3 billion people in our world live on \$2.00 a day or less.

The Bible tells us that God cares about the poor, and we have many Biblical instructions to care for the poor. Though we desire to show compassion for the poor and help them in their situations, it is often difficult to know how to help in ways that will not create an unhealthy dependency. Many mission programs

have helped the poor by distributing material aid to them. While there are legitimate times and places to provide relief, it can also create a harmful dependency if it is continued long term. The consequence can be that the poor begin to feel helpless and hopeless. They feel that the answer to their challenges in life lies with a foreigner, and they stop envisioning what they can do for themselves and become dependent on a foreign organization to help them.

Open Hands intends to help the poor recapture the vision that they have the ingenuity and creativity to find solutions to their own challenges. We provide instruction and encouragement to this end by utilizing savings groups. As a person joins a savings group, they are stirred to envision what they could do, and begin taking small steps on a regular basis to reach their new goals. The accountability of the savings group helps them to be faithful and reach

their goals. As a result, people have saved money to pay their children's school tuition, fix up their house, or buy equipment and supplies to start a small business. The end result is that the participants realize that they are able to be productive! They need not be dependent on foreign aid to be able to accomplish their goals. Through creativity and innovation they can address their own needs, and those of others. We have seen participants that have started small businesses and increased their income. These people were then able to increase their giving to the local church. The transformation of a person from a recipient of charity to a giver of charity is a powerful event. There is a sense of dignity that comes from being able to help others. We are pleased with the way God has used the savings group programs in Haiti, India, and Kenya to strengthen believers and to help people manage their finances more effectively.

Thank you for your interest in *Open Hands* and what God is doing through the savings groups programs. May God bless you for your partnership with this ministry in prayer and financial support.

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This savings group in Haiti consists of 69 members. Earlier this year they completed a six-month savings cycle. In that savings cycle they saved a combined total of the equivalent of over \$6,000 USD.



PROGRAM REPORTS

Miragoane, Haiti

The program in the Miragoane region of Haiti is the longest running savings group program that *Open Hands* has. The program began in the Fall of 2009 and has steadily grown since then.

We now have 153 savings groups with 3,625 members. These groups have saved the equivalent of over \$200,000 in the first ten months of 2013. We expect that the total savings for this year will exceed \$250,000.

With the money that the Haitian people have saved, they have been able to pay for things that are important to them and their families. Some have used the funds to start a small business, which increases their income.

We are projecting that the program in Haiti will continue to grow and assist more families to reach their goals.



Pastor Peter in Vijayawada (pictured on the right side of the group), is pleased with what the savings group has done for the members of the church he pastors. The group leaders and the facilitators are pictured here with Pastor Peter.

Hyderabad, India

We are still in the planning stages of beginning a savings group program in the Hyderabad region of India. This program will be in partnership with Good Life Ministries. At this time we are praying for a single man to serve in India as a program liaison person. As soon as we have a man available for this staff position we will begin the program in Hyderabad.

Vijayawada, India

The savings group program in the Vijayawada region of India has become very popular and is growing rapidly. Most of the participants in this area are women from the lower castes. Many of them live on a few dollars a day they earn from working in shops or cleaning houses.

At the end of August there were 1,355 savings groups with a total of 16,260 members in the program in Vijayawada.

Through the discipline of saving, the group members were able to pay school tuition and meet other family needs.



Kisumu & Nakuru, Kenya

The program in Kenya was started in the Spring of this year. We have been forming groups only in the Christian Believers Fellowship churches. There has been a lot of enthusiasm for the savings groups.

By the end of October there were 19 savings groups in the *Open Hands* program in Kenya. These groups have a total membership of 361 people. We are pleased with the savings the groups have been doing in Kenya. There are quite a number of groups who have been making loans to group members out of their savings pool, enabling them to learn economic principles and accountability, and creating new opportunities.

Guatemala

We have received an invitation from Mennonite Air Missions to consider the possibility of beginning a savings group program in Guatemala. Plans are to conduct a feasibility study in Guatemala in the first half of 2014. ♦♦♦

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*.

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