

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

LIFE AS A SAVINGS GROUP MEMBER

Joe Kuepfer

Though I have never been a savings group member, perhaps I will be able to describe what life is like from a member's perspective in Kenya. Imagine that you would have a low, erratic income and with this income you would struggle to feed, clothe and educate your family. Also throughout your lifetime you would not have had teaching on how to be a good steward of your income. Frequently after spending for your most urgent needs, you would have very little money left over to deal with emergencies such as sickness, a death in your family and other unexpected expenses. You might be forced to beg in order to raise the necessary funds to deal with these issues. You would probably feel ashamed, powerless and sometimes even hopeless. You would feel like there is no way that your situation would ever improve.

Then imagine you would join a savings group and you would start having a new level of relationship and the support of your brothers and sisters to save a portion of your income. Joyce, a group member of the Upendo Women savings group reports that "you feel like you belong." You would also regularly hear teaching that would spark new ideas on how to spend your money more wisely. You would hear teaching on how to start and manage a small business. Through the money you worked hard to save in the group or through microloans from

the group's available funds, you would be able to start a small business or inject additional capital into your business to make it more profitable. You would be taught how to budget for emergencies and expenses you may not have otherwise thought about. Joyce went on to say that "you are able to do what you could not have otherwise done."

In the event of certain types of emergencies, you would receive a gift from the group's welfare fund. There would also be the opportunity for you to bless the other group members by

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Savings groups in Kenya.

RELATIONSHIP WITH NATURE CREATES SUSTAINABILITY

Lyndon Swarey

In July 2015, I was in Kenya for a staff training. This training was for our new staff as well as a refresher training for the staff that had been with *Open Hands* for several years. As part of the training, I covered the four key relationships (man with God, others, himself, and creation). As I was preparing for this training, I remembered reading some verses from the Old Testament where God commanded Israel to do certain things which helped them to have a sustainable environment and a better relationship with creation. These laws affected what they did with a bird's nest, what trees they could cut down for siege works and how many times they were allowed to plant a plot of ground before it need a "rest."

In Deuteronomy 22:6-7, the Israelites were instructed not to kill or take the mother bird if she was found to have eggs or young in her nest. They were allowed to take the young or eggs, but the mother, they were to let go.

This allowed for the preservation of birds. The mother bird would survive and produce offspring again. Taking the young could be a way to control a species, but if the mother lived to have offspring later on, the likelihood of a species becoming extinct was slim.

Birds also contribute to the ecosystem and extinctions can disrupt the ecosystem which can have adverse effects for sustainability. When birds that eat harmful insects become extinct, the harmful insects overpopulate and can devastate crops and the environment.

God also had instructions for what trees Israel could cut down. In ancient times, an army would sometimes build siege works around a city in order to seal off the city and keep the people in. These siege works were often made of earth and wood. For Israel, they were allowed to cut down trees that did not produce fruit to use in building the siege works (Deu. 20:19-20). This allowed for two things. First, the trees that were left could be a food source for the army as well as for other people once the city was captured. Second, it meant that not all the trees would be cut which would diminish the environmental impact that comes with deforestation. This helped to preserve the land and create sustainability for future generations.

To help the Israelites to manage their land and resources, God commanded them to give the land a rest every seventh year. They were allowed to sow and harvest their crops for six years, but in the seventh year, they were not allowed to sow their fields or prune their vineyards (Lev. 25:3-7). In other words, they were to let nature to take over. Unwanted plants would grow and aid in replacing the nutrients that had been lost thus, rejuvenating the land. By using this process, the Israelites were able to continue to use their land, and their land would not become worn out and no longer produce.

God commanded us to have to take care of the environment and to live in proper relationship with nature. When we live in proper relationship with creation it creates sustainability for future generations. God wanted Israel to live in proper relationship with creation. He give them commands to help them manage their land and resources better. By using practices that created sustainability for the future, they were able to provide for those in need and diminish the likelihood of living poverty. We can destroy the resources that God give us which can makes it difficult for others to meet their needs or we can live in proper relationship with creation and have a sustainable environment that benefits others. ●●●





STORIES FROM SAVINGS GROUP MEMBERS



Margret is a member of the Ombeyi ASCA group in the Kisumu region and has saved the equivalent of \$67. Through loans from the group she has made significant contributions to her child's university education, the most recent being a payment of \$48. She has also recently been able to pay \$19 toward her younger child's education. This is impressive for a widow in Kenya!

Here is a testimony from a savings group member near Hyderabad, India. She is part of a savings group operated by *Open Hands* in partnership with Good Life Ministries (GLM).

I have something now.. The goats to fall back on

After moving to Hyderabad from my village almost 10 years ago; I along with my husband, worked in a Stone Quarry for 7 years.. My life took a major turn when I got really sick 3 years ago and doctors told me that I should not work; as it is breaking rocks and loading them on to the truck, which means heavy lifting. This is because I had problems with my stomach and intestines. Since my husband spends almost half of his earnings on drinking, this has made my life very difficult to live and care for my family.

I tried to find different jobs like picking trash or helping to dig ditches but nothing worked out for me. So I went back to the Quarry hoping that someday something would come up for me that would give me some income and I would still be able to protect my health.

Since the last few months; I have noticed the new savings group meeting in our slums that was started by GLM staff. As the ladies would gather and put their monies together, this made me curious to know more about the program I wanted to join them. At the beginning my husband was against it but after GLM staff met with my husband several times upon my request he finally agreed to it. I was so excited. And the challenging part for me was to see how quick a new group would form in our slums so I could join. I was amazed to see in less than a month we had enough people to start a new group. 3 months later; with the group members knowing about my health problems and my home situation; they encouraged me a lot and helped me to buy goats.



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contributing to their needs. Recently a local group organized a community fundraiser and succeeded in raising a respectable sum to fund one of their member's school tuition. Being able to give brings joy, dignity and relationship to members.

Being in a savings group is not without its challenges. Joyce also reported that sometimes the group is strained when someone delays in repaying their loan in time. You can imagine how you would need to trust the other group members in order for the group to function properly.

However, with the relational support of all group members and through good communication, in most cases these types of challenges are overcome and the groups continue forward.

Although you would not be drawn to this program by any hopes of "getting rich quickly," you would rather be drawn by the hope of making small steps of progress. You would be drawn by the relational support of the group and the hope of learning new and helpful things that would result in positive change in your life and in the lives of those around you.. ●●●

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Florence is part of the Kinguni savings group in Kenya. She got a loan from her group and used the loan to buy a sheep. She is pleased because the sheep had given birth to a lamb. She feels that the savings group has helped her very much.

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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