

OPEN HANDS NEWSLETTER

Christ-centered economic development opportunities for the poor.

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"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

Progress in Haiti Savings Program

By Merle Burkholder

It has been over two years since Open Hands began its first savings group in the Miragoane region of Haiti. The first savings group began saving just a month before the earthquake in January, 2010. At the time of the earthquake, we had about a dozen savings groups that were functioning. The earthquake caused the program to take a pause for a month or two before the groups began saving again.

In the past two years, the number of savings groups has grown from those that were operating at the time of the earthquake to about 60 groups today. The program has become very popular in the region. Many churches are eager to have the opportunity to have people from their church form a savings group.

The value of the savings group is not just the money that the members are able to save; it is also the relationships that are built in the group. We believe that the true cause of poverty is brokenness in relationships as a result of the fall of humanity into sin. If people are going to make good and godly progress out of poverty, there needs to be restoration in their relationships with God, with other people, with themselves, and with the natural world around them. In the savings groups, members learn to work together for the good of everyone. They learn to care for one another and pray for each other. They also help each other with the money they are saving.

The benefits the group members have experienced has led to the current level of participation. Membership in the 60 groups totals just over 1,200 people. About 750 of these people are women and 450 are men.



SECRETARY AND TREASURER
OF A SAVINGS GROUP

Each savings group has their own set of policies, goals, and objectives. Some groups rotate the payout around the group. This makes it very easy to operate the group because they are never holding any funds. Some groups are saving for specific things. These groups do not give out loans to group members. Each person gets back what they deposited into the group account. Some groups are creating a loan pool with their savings. Group members can receive a loan from their group. Each group form is tailored to the needs and wishes of the members of the group.

In the first four months of this year, the total amount saved in the 60 groups amounted to the equivalent of \$38,700 USD. Some of the groups that have created a loan pool have funds from previous years accumulated in their loan pool. Currently, we have 21 groups that are making loans to group members from their own loan pool. These 21 groups have 105 outstanding loans. The amount of loans outstanding from these groups is the equivalent of \$11,941 USD.

Each group is responsible for approval of loans from their group and the collection of the loan repayments. The rate of repayment has been very high. Many of those who receive loans use the loan to start a small retail business which provides an income for their family. As they operate their business, their income rises and they are better able to provide food and education for their families as well as increase their giving to the church.

In discussions with pastors in the area, pastors are saying that both church attendance and church offerings have increased as a result of the people being involved in savings groups. One church raised the money from their own church people to add an extension onto the church building. The new portion of the building was built without any outside funds. We believe the savings groups had an influence in the people deciding to fund this building project on their own.

In March 2012, John Sensenig from Watsontown, Pennsylvania and I provided several days of teaching for the savings group members. Our teaching covered skills and knowledge that is important in order to follow Biblical principles related to finances and business. The teaching was well received by all those who attended the sessions.

We are currently working on developing a curriculum to use in the savings groups to teach Biblical financial principles from an Anabaptist perspective. We plan to have the first of four booklets available for teaching in the savings groups by the end of this calendar year.

We appreciate your interest in the work that God is doing through Open Hands. Your prayers and financial support are needed as we continue on with this project. ■



JOHN SENSENIG TEACHING AT A
SAVINGS GROUP MEETING

OPEN HANDS

The Open Hands Fund began as a special gift fund at Anabaptist Foundation for the research and promotion of microfinance initiatives. This project has grown significantly and now operates in both Haiti and India, with additional expansion planned. In light of its growth and to enable the Foundation to maintain its role as a source for independent, third-party counsel for donors without raising funds for in-house programs, the following changes to its status were approved at the May AF board meeting:

- ✓ The name is changed from Open Hands Fund to Open Hands.
- ✓ Open Hands is no longer sponsored by Anabaptist Foundation. Instead, as of July 1, 2012, Open Hands began operating as a separate 501c3, tax-exempt organization.
- ✓ Open Hands is overseen by the same board of directors as Anabaptist Financial and Anabaptist Foundation, but its operations are separate from those organizations, and no funds are co-mingled.

India is a land of amazing color and diversity. It is a land teeming with 1.2 billion souls, most enchained to the deception of Hinduism. Only 2.3% of India is Christian.¹ Many hundreds of millions in India have never heard the gospel even for the first time.

Although India's constitution forbids discrimination based upon the caste system, Indian society is still entangled with this complex system of social division. In particular, the Dalits of India, or *Untouchables* as they are often called, face large-scale discrimination and economic impoverishment because they occupy the lowest castes. There are about 166 million Dalits in India.² Perhaps no other place on earth has such an inexplicable web of human relations and societal categories as India with its caste system.

Most Dalits are locked into a cycle of oppression and poverty—both spiritual and physical. They are told where they may live and what jobs they may have. Dalits have very limited access to education and many are illiterate. Many lack access to even the most basic medical care. These are the “have not’s” of India, and most will never “have.”

Open Hands began a savings group program in India in July, 2011. We are partnering with Lanka Dass, a Christian pastor in Vijayawada, the third largest city in the state of Andhra Pradesh. Lanka has a burden for the downtrodden of India, and most of the savings group members are among the Dalit people. Currently, the Open Hands savings program in India has over 100 groups, with over 1,200 members participating.

Two of us on the Open Hands committee—John Sensenig and myself—visited the India program this past February. We were able to meet many of the groups, and saw firsthand the stark spiritual and economic



SAVINGS GROUP MEETING AT NIGHT, UNDER THE OPEN SKY

needs of India. Lanka established the savings groups among his network of churches, so the majority of the savings group members are Christians. For the Dalit who becomes a Christian, discrimination is multiplied. Even the limited access he would otherwise have is denied because of his conversion to Christianity. Because of these challenges, many Dalit Christians are secret believers who are reluctant to openly confess their faith. Lanka's vision is for the savings groups to help improve economic opportunities among the Dalit Christians so they are not tempted to hide their Christian faith.

Though most of the savings group members are believers, being a Christian is not a requirement for joining a group. When someone who is not a Christian joins a group, he is surrounded by believers and hears biblical teaching, prayer, and singing at group meetings. Because of this influence and witness, some have come to know Christ through joining a savings group. While we were in India, during a Sunday morning service, John and I participated in special prayer for three ladies who had become Christians because of the savings groups. The women had been Hindus, and were named after Hindu goddesses at birth. At this service, they were each given new Christian names. We were also privileged to meet two young brothers from a Muslim family who had just become Christians because of their affiliation with a savings group.

It is the aim of Open Hands to bring spiritual transformation and economic improvement to the people we minister to. By God's grace, this aim is being realized through the savings program in India. We thank all those who give to Open Hands to make these goals possible. ■

¹ Government of India, Ministry of Home Affairs. Census Data 2001 – India at a glance: Religious Composition: http://www.censusindia.gov.in/Census_Data_2001/India_at_glance/religion.aspx.

² Government of India, Ministry of Home Affairs. Census of India – India at a Glance: Scheduled Castes & Scheduled Tribes Population. http://www.censusindia.gov.in/Census_Data_2001/India_at_Glance/scst.aspx.



THREE LADIES WHO BECAME CHRISTIANS AND WERE GIVEN NEW NAMES

OPEN HANDS COMMITTEE MEMBERS

Merle Burkholder (Sioux Lookout, ONT)
Ken Burkholder (Gordonville, PA)
Merle Herr, Anabaptist Financial
John Omar Lapp (Ronks, PA)
John Sensenig (Watsontown, PA)
Tim Stoltzfus, Anabaptist Financial
Lester Weiler (New Holland, PA)

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. The work in both Haiti and India is expanding, and a project in Africa is being considered. While Open Hands does not provide money for loans, there are expenses for curriculum, paying the facilitators, and overseeing the program. If this is the type of mission work you support, your gift now would 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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