

Will you seek and serve Christ in all persons, loving your neighbor as yourself?

Seek & Serve



Episcopal
Relief & Development

Healing a hurting world

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IN THIS ISSUE

Empowering Women through Micro-Savings

President's Column

South Sudan: The Crisis Continues

A Moment for Reflection

Clearing the Storm in the Philippines

Empowering Women through Micro-Savings

When people live in deep poverty and lack many of life's necessities, saving money might seem like the last thing they can do. Yet Episcopal Relief & Development, in partnership with local dioceses and other development organizations, is showing how women can empower themselves to save money, earn interest on their savings, build their own assets, and access micro-credit, so

they can start and expand small businesses, fund education and pay for health care and emergency needs.

All of these remarkable advances are being achieved through micro-savings groups. Between 15 and 25 community members — usually women — form the groups and set the rules, with initial help from trained facilitators. These savings groups are popping up in countries ranging from Angola to Colombia to Mexico — and having a transformative impact on their participants' lives.

In Luanda, Angola's capital, one group came together last April as an outgrowth of the child health and literacy programs we are running in partnership with the Anglican Diocese of Angola Mother's Union.

Naming themselves Amor (love), the 25 members agreed to contribute the equivalent of a few dollars every week. Members are eligible to receive loans for up to two months at an interest rate of 10 percent — the group meets every Friday to make decisions on loans and other matters. At the end of the year, the members receive all of their savings back, plus interest and additional income from penalties for late payments.

Sofia, one of Amor's members, took a \$100 loan to start her own business selling kikwanga, a local staple made



Members of the Amor micro-savings group in Luanda, Angola.

from manioc that is labor-intensive to prepare. The loan amount equaled the cost of buying a sac of manioc flour; once made into kikwanga, she could sell it for the equivalent of \$200, doubling her investment.

Today, Sofia has paid back her loan and is hiring other neighborhood women to help her sell the kikwanga. Sofia's pride is self-evident. She now professes to be "in control and getting rich." All because of her micro-savings group.

There are now 12 savings groups like Amor in Luanda, benefiting 233 women who collectively saved almost \$30,000 and earned close to \$4,000 in just nine months of 2013. Nearly half of the women have received loans from their group's savings. By the end of last year, when all the savings were distributed, the average member saved almost \$130 and earned an additional \$16 as her share of the interest and fines the group received. This year, the savings cycle has resumed with participation growing further.

(Continued on page 2)



PRESIDENT'S COLUMN:

Reflections on Empowerment

And let us consider how to provoke one another to love and good deeds, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day approaching.

— Hebrews 10:24-25

This passage, from one of the daily reflections in Episcopal Relief & Development's 2014 Lenten Meditations, nicely frames the stories in this issue of Seek & Serve. Because it focuses on the overriding focus of our efforts everywhere we serve: **empowerment**.

We best express our love for our fellow children of God by helping them build the capacity to improve their own lives and chart their own destiny. Our gift is to support something we often take for granted in our own lives — the opportunity to follow our dreams and the security that comes from being able to provide for our own needs.

We see this most clearly in our feature story on the micro-savings groups Episcopal Relief & Development and our partners are promoting in Central America, South America and Africa. Women who have been struggling just to survive and have long been denied opportunity, are joining together and finding they actually have the ability to save money and build wealth. As they invest their weekly savings, they are earning income and giving themselves a financial cushion. But they are doing so much more. They are empowering themselves — and other women in their groups — to start or expand their own businesses through loans provided by their collective savings. To put it another way, these groups are building security, opportunity and self-determination all at once.

We see a similar sense of empowerment in the response to super-Typhoon Haiyan that devastated part of the Philippines last November. Communities in other regions of the country that have benefited from Episcopal Relief & Development programs are taking the initiative to come to the aid of storm victims. One community is stepping up its production of camote (a flour used to make biscuits) and another is increasing its manufacturing of soap to supply those in need. Most remarkably, members of Anunciacion Cooperative, who borrowed funds to rebuild their homes after another typhoon destroyed their village, agreed to shorten their repayment period to more quickly make the money available for rebuilding in areas hit by Haiyan.

These are all ways in which we “provoke one another to love and good deeds.” And in this Lenten season, as we contemplate how we can encounter Christ in all persons, loving our neighbors as ourselves, it is worth reflecting on how empowerment brings us closer in spirit to people we may never meet, but with whom we are entwined in a globalized world. Surely, this is one way to make Christ's kingdom a reality here on Earth.

Yours faithfully,

Robert W. Radtke
President

Micro-savings, from page 1

Nearly 8,000 miles away in Mexico, Rosa Lopez and Rosa Ortiz are sisters-in-law and neighbors who had dreamed of owning a small piglet farm. When Episcopal Relief & Development and our partner, the Diocese of Southeast Mexico, launched a savings group in their community, they were the first two women to sign up. They attended all savings group meetings and business development trainings, as well. They received and then repaid their loans to build housing for the piglets, and then used their savings and interest to purchase a pregnant female pig and four piglets. They are on their way to realizing their dream.

In Colombia, our work establishing savings groups with the Episcopal Church of Colombia and the Trinity Foundation started in the city of Cali, and has since expanded into Guambia-Silvia, a region that is home to the indigenous Misak people. More than 17 groups have been formed in the area. One innovative initiative being funded in part by the savings groups is the launch of an ethno-tourism project, designed to teach both Misak peoples and outsiders more about the Misak community. Members of the groups are exploring the possibility of establishing a restaurant, hotel, ecological path, and a store to sell local crafts, creating an ongoing, sustainable source of income for their families.

Everywhere they operate, micro-savings groups are strengthening the bonds of community, enabling women to acquire wealth and pursue their dreams, and building new paths to the abundant life.



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Healing a hurting world

South Sudan: The Crisis Continues



A delivery of much-needed medical supplies.

The crisis in South Sudan continues, where fighting between militias loyal to opposing political factions has left an estimated 646,400 people displaced within the country and tens of thousands more fleeing to neighboring countries. Of those seeking refuge within South Sudan, fewer than half have been reached with any kind of assistance.

Our partner on the ground, the Sudanese Development and Relief Agency (SUDRA), the humanitarian wing of the Episcopal Church in South Sudan & Sudan, is supplying food, water and medical care to people displaced by the conflict. The Episcopal Church of South Sudan and Sudan counts 31 dioceses, 26 in South Sudan and 5 in Sudan. The Province was formerly known as the Episcopal Church of Sudan and remains unified despite the secession of South Sudan.

As people look to the Episcopal Church in South Sudan & Sudan for care and leadership in this time of crisis, it

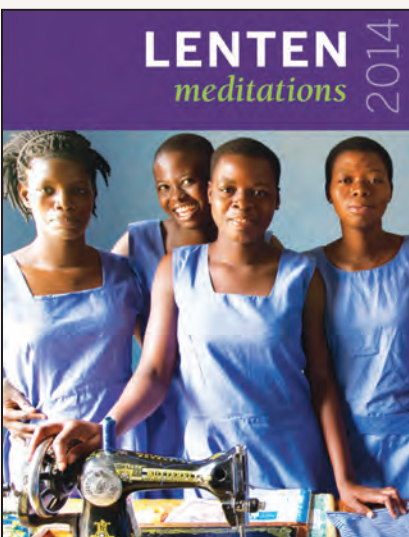
has opened its doors and mobilized all its resources to help those in need. In the town of Awerial, the church compound alone is housing nearly 16,000 people, with many more in adjacent open areas.

Many outside groups have found it impossible to assess the humanitarian needs in contested and rebel-held areas due to the security situation. However, because the Church has long-term presence and deep relationships in these communities, it has been able to gather and relay information that is extremely valuable in planning a coordinated, large-scale response.

As one of the country's largest and most well-established civil society institutions, the Episcopal Church in South Sudan & Sudan is pivotal to future stability in the country, and Episcopal Relief & Development is committed to standing by them as they provide leadership, support and comfort to the people of South Sudan.



A mother, displaced from her home in South Sudan, with young children to feed.



A Moment for Reflection

Every year, Episcopal Relief & Development makes available daily Lenten Meditations that provide inspiration and insights on Scripture and other writings of spiritual significance. This year's collection of forty-six reflections focuses on creating economic opportunity and strengthening communities, with a particular focus on empowering women. The Lenten season is a fitting time to take stock of how we can help empower those in need. Supporting the work of Episcopal Relief & Development is an important way to make a difference, but our everyday decisions have an impact as well. Mindfulness of this is a meaningful Lenten practice that can bring us closer in spirit to people we may never meet, but with whom we share a globalized world. To receive your daily meditation, email us at engagement@episcopalrelief.org.

Clearing the Storm in the Philippines

When super-Typhoon Haiyan — the most powerful storm ever recorded to strike land — hit the Philippines late last year, the island nation's suffering was immense. People lost their homes, their jobs, their food sources, and their loved ones in devastating numbers, rendering entire communities completely destroyed.

Worse, the scale of damage and difficulties in reaching those in remote places hampered the relief efforts of the Philippine government and outside aid organizations. As a result, the country has been slow to recover.

When Sara Delaney, a Program Officer for Episcopal Relief & Development, arrived in the Philippines, the destruction she found was unimaginable. Flying into the city of Tacloban — where the airport's terminal building had been destroyed by 15-foot waves and a two-story storm surge — military planes and white United Nations tents greeted her, alongside surrounding communities that had been reduced to wasteland.

But, working with our partner, the Episcopal Church of the Philippines (ECP), and the exceptionally charitable people of the Philippines, Sara offered guidance and



Community members produce food to be distributed in areas hit hard by the typhoon.

support in the task of ensuring relief for the Filipino people.

ECP had already started the hard work of mobilizing emergency relief provisions to affected communities.

For short-term relief, other agencies were supplying food packages mainly consisting of rice, noodles, and canned goods. These items were nutritionally unsuitable for long-term relief efforts, however, and spurred ECP to gather locally processed, higher quality foods, like vegetable noodles, packed vegetables, and insumix — an easy to prepare energy mix of rice flour, bean flour, seeds and nuts with dried fish, when available.

In addition to their food services, ECP also sought to provide urgently needed lighting in affected areas of the Philippines. Due to power outages caused by the destruction of the storm, many communities have been trapped in darkness, leaving women and children



The wreckage left by Typhoon Haiyan has overwhelmed communities in the southern Philippines.

vulnerable to violence. As a result, ECP installed community solar panels, which have been crucial to the safety of women and children, as well as the distribution of relief materials at night.

When Sara arrived in the Philippines last December, she was impressed by all of the work that our Filipino partner had done. But she was even more stunned by the giving nature of the Filipino people, even by those who have very little.

“The Episcopal Church staff shared two stories during my trip that really stuck with me,” she said, remembering her time on the island nation. One was about a small community that made soap in the Northern region, which responded to ECP's call for relief items by packaging their soap and carrying it on foot for more than an hour over a road that was impassible to cars, due to the rain. They refused to take any extra money for their efforts, insisting that this be their donation.

The second was of a woman who saw an ECP vehicle loaded down with rice outside her home. Even though she didn't have much to spare, she found it in her heart to give to those that had endured such hardship during the storm — she entered her house, found a sack of rice, and added it to ECP's load.

It takes efforts large and small to help a community in the wake of a disaster of this scale, and we know full recovery will take time. But at Episcopal Relief & Development, we're in it for the long haul. That means staying after others have looked away, helping communities like those hit by Typhoon Haiyan help themselves. And in so doing, they will not only survive, but thrive.

