



## Holiday Edition



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## Putting my farm business degree to work in Africa

*By Isaac Paul, Ghana Training Center Volunteer*

*What I learned teaching better farming methods with the Self-Help International program in Ghana*

If I wasn't a fan of conservation agriculture before I left Iowa, I am now. In January, I packed my bags and flew to Ghana, West Africa, to work with farmers to help them better feed their families. The farmers I've met are not so different from Iowa farmers: hardworking, caretakers of the land, seeking to provide for their children in the best way they can. They say: "Nyame Adom me HoyE," which means, "By God's grace I am fine."

I arrived in Ghana during "Harmattan," the dry season, but there was plenty of work to do. I was posted at Self-Help International's Young Adult Training Center (YATC), which assists young small-holder farmers to grow more and better food, so they may make a profit to improve their lives while contributing to the food supply. There is a growing problem in Ghana with youth leaving the rural areas to seek jobs in cities. When they can't find work, they fall into problems with drugs, gangs and violence. If they could earn a living in their rural communities, they wouldn't have to leave their families.

*Continued pg. 5*

## No More Micro-loans for Gema and Cristina

*By Yolanda Fletes, Micro-Credit Officer*

Sisters Gema, 24, and Cristina, 27, are two of the twenty-five women who live in Ochomogo, Rivas, Nicaragua and are currently participating in Self-Help's micro-credit program. They began their journey with Self-Help two years ago when they completed all the training sessions to join our micro-credit program. Each woman then qualified to receive a loan of \$50 (USD). The sisters pooled their resources and purchased 35 pieces of jewelry and now operate quite a profitable jewelry business!

Either Gema or Cristina travel to Managua to buy the jewelry, which they then sell in their local community. They buy and sell women's and men's necklaces, bracelets, wristwatches, rings, and hair accessories that come in different colors, sizes and designs. All of the products are made using steel or plastic materials. They prefer to buy in bulk because they get lower prices per piece that way, and only one of the sisters travels at a time to keep the transportation expenses low.

*Continued pg. 8*

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# Paula Archibald O'Brien & Paul Curtis Join the Self-Help International Board of Directors

## Paula Archibald O'Brien

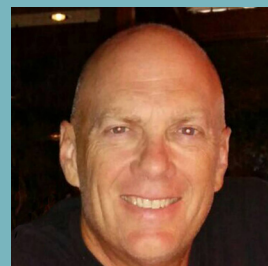
Paula's passion for charitable work is a result of her spiritual journey as well as her need to find balance and purpose in her life. Her charitable interests have been very influenced by her late husband, that was brought to this country by Catholic Relief Services, and her grandparents who immigrated to the US from Croatia and settled in southern Iowa.



Paula has an extensive volunteer history and is a Stephens Minister. She has traveled to Haiti with Catholic Relief Services, worked with state representatives on Capitol Hill on International Affairs Budget spending to name a few. Through these and many more experiences, Paula joins Self Help with extensive knowledge of providing services to developing countries responsibly. In September of 2015, she was inspired by her mentor to walk the Camino Santiago in Spain.

## Paul Curtis

Paul Curtis was born in Chariton, Iowa and graduated from Ankeny High School in 1975. He attended Iowa State University and graduated first in his class in Economics in 1979. He was a four year letterman on the ISU Varsity Tennis team and President of the Sciences and Humanities College.



Paul graduated from University of Michigan Law School in 1982, worked for a labor law firm in London, England, and then represented management in their labor and employment law issues at the Gamble & Davis law firm in Des Moines, Iowa until 1994 when he started Curtis Communications. Paul also taught courses in labor and employment law at Iowa State University as an Adjunct Professor from 1995-1998 in the ISU MBA program. Paul was the Dowling High School head tennis coach from 1999-2002 where the team won individual, doubles and team state championships.

From 1994 to the present, Paul is the founder and President of Curtis Communications, Inc., an online publisher of employment law information for HR professionals via [www.hrcare.com](http://www.hrcare.com); and publisher of online trainings for employers across the U.S. via [www.hrclassroom.com](http://www.hrclassroom.com). Curtis Communications, Inc. provides essential human resource information and training services to employers throughout the U.S. Clients range from multinational corporations with 10,000 or more employees, to small companies with less than 100 employees.

Self-Help International  
703 Second Ave NW  
Waverly, IA 50677  
Phone: (319) 352-4040

Email: [information@selfhelpinternational.org](mailto:information@selfhelpinternational.org)  
Web: [www.selfhelpinternational.org](http://www.selfhelpinternational.org)  
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## In Memory of Wes Buchele

*by George Cummins, Emeritus Board Member*

Wes Buchele was an agricultural engineering professor at Iowa State University, is credited with a number of labor saving innovations and inventions, and co-authored the book, "The Grain Harvesters"

with Graeme Quick which traces the history of harvesting from primitive hand to fully mechanized. He was also an Emeritus member of the Self-Help International Board.

I first met Mary and Wes Buchele at the Carter Center in Atlanta, GA, in December, 1989. It was also my first time meeting Dr. Norman Borlaug, the Nobel Peace Prize winner and the Father of the Green Revolution. Borlaug was involved in implementing a Global 2000 project in Ghana, an effort to bring the Green Revolution to Africa. Global 2000 has evolved into the Sasakawa Africa Association ([www.saa-safe.org](http://www.saa-safe.org)) which continues promoting these efforts today.

The Global 2000 program that Borlaug designed was a "package program" that included improved seed, available and affordable crop inputs, credit and marketing assistance and extension support. Local farmers were assembled and asked to divide their fields in half. On one half, they would use their traditional production practices. On the other half, they used the Global 2000 "package program."

At harvest, the two systems would be compared and the farmers would settle their accounts with Global 2000. 1989 was the first production year in Ghana, and at our Atlanta meeting, Borlaug was asked to share the results. He said that the rains had been good and it was apparent during the growing season that there would be an abundant harvest. Borlaug advised the Ministries involved of the harvest prospects and Borlaug said, "They didn't listen to me." At harvest, the Global 2000 package yielded 4 times more grain than the traditional systems. Most anything, including schools and churches, with a good roof was filled with sacks of maize. With a smile and twinkle in his eye, Borlaug continued, "Now they listen to me."

Borlaug thought the next step in increasing ag production in Ghana was appropriate mechanization. He was familiar with the little red tractors and equipment from Self-Help. Money had been raised to send two Self Helper tractors and equipment to Borlaug in Ghana.

I was on the Self-Help Board at the time and wanted to acquaint myself with what the Self Helper could do. One afternoon in September, Cliff Kelly, a Charles City friend, and I borrowed a Self-Help tractor and plow. A neighbor had cut silage so we started plowing on the compacted end rows. In a short time the transmission failed and it was decided that we couldn't send such equipment to Borlaug.

At the December Atlanta meeting, Lew Hille, SH Executive

Director, Dr. Buchele, and I met with Borlaug to explain the delay due to "mechanical difficulties" and set a new delivery schedule.

Two improved "gray-line" tractors were designed, assembled and delivered. If memory serves, Esther and Joe Legg from Anamosa traveled to Ghana to coordinate some of the mechanization activities with this new equipment. The Leggs took the picture below which was used in a SHI calendar of happy, healthy Ghanaian kids in a SHI trailer filled with quality protein maize (QPM) which was pulled behind a gray line tractor. Though an improvement on the red Self Helper tractor, the gray-line tractors useful life was reported as short because of a lack of maintenance and appropriate service support. They were shortly cannibalized out of service.

The original Self-Help goal was to set up a manufacturing facility in a host country to produce and service the appropriate mechanization equipment. Short-lived projects in Honduras and Pakistan were unsuccessful. By the late 1980s, equipment from Eastern Europe, China, India and other countries that was better, cheaper and with local dealer support was available. The SHI Board redirected the organization's focus from appropriate mechanization to the current programming priorities - QPM production and nutritional programs, empowering women, micro-credit, and potable water systems. It was the right decision.



# Educating Nicaragua's Families

*By Jorge Campos Solis, Nicaragua Country Program Director*

When we welcome guests to our training sessions, we always share Einstein's idea that, "If you want different results, don't keep doing the same thing." Farmers, women, and young people come from all over to be trained in the Fred Strohbehn Training Center (CECAL). Every month we host over 60 people and hold specific sessions to meet the needs of each group. We partner with the Ministry of Health (MINSa) and Peace Corps to "enrich the knowledge of women in agro-business and health," and "teach leaders of the CAPS (Potable Water and Sanitation Committees) to better manage their community water systems and improve water quality using the CTI-8 Manual Chlorinator technology.

The specific objective for the first training was to share knowledge about new varieties of Quality Protein Maize (QPM). Nicaragua has the lowest yield-of-corn statistic in Central America and has primarily only planted regular corn and grain since most communities cannot afford a hybrid seed. We taught farmers techniques for raising their crop yields when growing QPM.

One farmer beneficiary said, "I don't mind traveling far since I know that I am going to learn something new to improve my corn cultivation." He continued, "I want to thank Country Program Director Jorge and the Self – Help International staff that are always willing to support us with resources, training, and time. The best way I can show I am really grateful is by showing that I am implementing all the knowledge and skills learned from you all. My family and I will always follow your advice because we have seen that it works - as a result we have a better yield in our harvest and have seen an increase in our income."

We reflected on the current situation with our farmers: they now have access to modern technologies but, since the time of their grandparents, they have not made great changes to the way they sow and cultivate the land. For this reason, we have set out to launch the "Sustainable Intensification Strategy in Maize Production," identifying the factors that negatively influence the levels of maize production.

Our farmers are in need of knowledge and technological updates. They are producers located in the humid tropics of Rio San Juan who work hard to feed their families, but their agricultural practices lack technical advancements. Because of difficult growing seasons and a poor economy, they often experience harvest losses and fail to profit at the end of the season. In addition, these farmers are not considered eligible for credit through government micro-finance institutions due to lack of collateral or have sufficient credit history. We at Self-Help are committed to ensuring that small farmers know the nutritional advantages of high-quality protein maize and we urge them to sow this certified seed because it sells at a competitive price. This incentivizes farmers to

attend every training taught by myself and my assistant Alfredo.

Our micro-credit program has also had very successful training session at the Center. We trained 24 women on building a new INKAWASI oven to improve the safety of their baking. The traditional firewood stoves expose families to smoke and other gases that cause COPD (Chronic obstructive pulmonary disease). These ovens improve health and living conditions, save wood, and are environmentally friendly. At the end of the training, five women decided to build their own ovens. Our goal is for young entrepreneurs to become promoters and builders of the newly improved ovens as their own small business ventures.

On July 26th, we had the support of the Ministry of Health to hold a women's health training. A gynecologist and nurse taught the women how to conduct simple at-home tests to check for breast cancer.

They also brought them to a health center in order for the women to receive the Papanicolaou Test to screen for uterine cancer. We have held trainings of this nature since this center was opened to provide healthcare knowledge to rural women. We emphasize that the women in our program regularly monitor their health and check for these two types of cancer.

The final training event in July, held July 27, was lead by the Clean Water program officer, Orlando Montiel Salas. Six leaders of CAPS from 4 communities came to learn about the methodology for calculating the drinking water tariff rate (the rate to be charged to the customer for the service of the Gravity Mini-Aqueducts (MAG) and Mini-Aqueducts by Electric Pumping (MABE) systems). This is a tool that allows leaders to set a collection rate adjusted to the real costs and administrative expenses incurred by the maintenance of the CTI-8 Manual Chlorinators and monitoring of the water quality.

All in all, the training center has been busy collectively working on new, innovative ideas, and hopes to continue this upward trajectory to help families in Nicaragua.





# Putting my Farm Business Degree to Work in Africa

By Isaac Paul, Ghana Training Center Volunteer *Continued from pg. 1*

Agriculture

The trainings and services we offer at the YATC are constantly evolving to best serve and empower young farmers. Similar to Extension in Iowa, we assist farmers by making technical knowledge available in the areas of small animal husbandry and crop cultivation. Offering free technical knowledge allows farmers to seek help in improving productivity or entering into a new enterprise. For farmers who wish to expand into new enterprises, we offer tools for startup, such as lending animals for initial breeding stock and providing inputs for the first cycle of crop cultivation.

## The farmers we serve are living in poverty

I've had many opportunities to put my Farm Business Management degree from Muscatine Community College to use by offering new training sessions on small-business management and conducting follow-up visits to observe progress.

Things like recordkeeping and determining profit and loss are important practices for all farmers of any scale, but day-to-day life is a bit different here than in Iowa. As we go out to the fields to weed each day, I sure miss tractors and implements. Not all the technology we have back home is available here in Ghana, and even when it is, we don't always use it. While the local staff is well aware of how much easier machinery would make planting season, we still plant by hand.

The farmers we serve are living in extreme poverty, on about \$2 per day. They're cultivating only a few acres of land, and most of what they raise goes to feed the family. If they have surplus, they sell it at the market for additional income. Few can afford to rent machinery, let alone buy it. We look forward to the day that the farmers we serve move from subsistence farmers to small-holders (or even large-holders). For now, we cultivate our demonstration plots the same way our clients do: doing most of the labor by hand. Despite these differences, just like in Iowa, conservation agriculture is finding its way into the daily lives of farmers around the world.

## Need better soil fertility, conservation practices

Farmers in Ghana face many challenges, one being that land available for cultivation is diminishing and the fertility of available land is rapidly declining. Degradation of land is the result of generations of conventional tillage and planting crops that mine the soil. By adopting conservation agriculture practices, soil fertility can be rebuilt. I saw firsthand the difference on my first day of planting in Ghana.

It's common among farmers in Ghana to practice slash and burn. But at the training center, we leave crop residues on the soil after harvest as opposed to clearing the land and burning the residue. Residue coverage helps to maintain soil health by reducing evaporation, thus keeping the soil moist and cool. Residue serves a food source for soil microorganisms that help maintain soil structure. Leaving

residue on the field means that it will not be burned, which results in the reduction of carbon emissions.

## Promote reduced tillage, no-till, crop residue

When I first arrived in Ghana, we covered some land that had not previously been cultivated with organic waste including paper, food scraps and plant residue. A few months later we walked along the rows with our cutlasses planting seed, and I couldn't help but admire how much that waste had transformed the soil. The land was filled with beautiful earthworms working away to improve soil structure, nutrient availability and productivity. The soil was rich and easy to plant in. It was a big contrast from just 10 feet away where we had not covered the ground with waste, and the soil was dry and compact. Such a simple, affordable practice can be the difference between a farmer who can feed the whole family all year — or not.



At YATC, we're also promoting the reduction of tillage or switching to a no-till system. Farming here is labor-intensive, and farmers often rely on help from family members, or hiring labor if they can afford it. Reducing or eliminating tillage saves farmers time and money. That means their children have more time to focus on school work instead of working in fields, and it frees up funds to pay for their children to go to high school, maybe even college. When land is tilled conventionally, a porous structure that assists in air and water movement is destroyed. Switching to no-till improves soil fertility and yields, so there is more food for the family throughout the year.

## Demo plots show farmers how to improve

We use these demonstration plots to show, not tell, farmers how these practices can help them grow more food. We plant a diverse variety of crops and practice crop rotation on the plots, too. Crops like corn — called maize in Ghana — mine the soil and do not add nutrients. Legume crops like mucuna, cowpea (black-eyed pea) and groundnut (peanuts) can be grown intercropped or planted as individuals for crop rotation and will effectively fix nitrogen in the soil in addition to providing food to eat. By intercropping, farmers are able to increase land efficiency and food production, control weeds, decrease evaporation, enrich the soil, and reduce runoff and erosion.



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Most recently, we went to the village of Bedaabout to plant demonstration plots near the local school for all to see. Self-Help was already partnering with this community to implement a school feeding program to improve child nutrition, and some of the local farmers had already



The farmers and Parent-Teacher Association members are now cultivating high-protein corn called quality protein maize (QPM), which is used in the school feeding program. QPM boasts 15% digestible protein as compared to traditional yellow dent corn that has 8% crude protein and isn't necessarily digestible for humans. Through this partnership, children who may or may not have gotten a morning meal before are now going to school and getting a breakfast porridge that's full of the protein their growing brains need each day.

Days like these are my favorite. I love the opportunity to go to rural communities and meet farmers; they are the heart of Ghana. As an Iowan, I'm so proud of how we grow the food that feeds the world, and how Iowans are partnering with Self-Help to help struggling farm families around the world to better feed themselves. Today, farmers are growing more food and more nutritious food. Through these improved practices, we're alleviating hunger by helping people help themselves.

<p><b>GIVE THE GIFT OF:</b></p>  <p><b>AGRICULTURE</b></p>	<table> <tr> <td>\$2,500</td><td><b>STORAGE SHED TO REDUCE POST-HARVEST LOSS</b></td></tr> <tr> <td>\$375</td><td><b>PROVIDES VOCATIONAL TRAINING SESSIONS FOR A YOUNG FARMER</b></td></tr> <tr> <td>\$150</td><td><b>DRIP IRRIGATION MATERIALS (DRY SEASON FARMING)</b></td></tr> <tr> <td>\$65</td><td><b>FOR A 16-BUSHEL STORAGE SILO</b></td></tr> </table>	\$2,500	<b>STORAGE SHED TO REDUCE POST-HARVEST LOSS</b>	\$375	<b>PROVIDES VOCATIONAL TRAINING SESSIONS FOR A YOUNG FARMER</b>	\$150	<b>DRIP IRRIGATION MATERIALS (DRY SEASON FARMING)</b>	\$65	<b>FOR A 16-BUSHEL STORAGE SILO</b>	<p>Practical training increases yields, and improved crop storage reduces postharvest loss by 37%.</p> <p>Your donation supports farmers to increase income and better feed their families.</p>
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*St. Paul's 5th graders share their books with new friends in Nicaragua*

schools in rural Nicaragua do not have a library, so this partnership is a wonderful opportunity to provide enrichment to the students' education.

This new connection between primary school students in Nicaragua and in Waverly brings new understanding, cultural knowledge and social connections, learning about each other and getting to know each other through letters and photos transported by Self-Help. Muchas gracias to St. Paul's School, Paula Letsche, and the 2016-2017 fifth grade class!

*Paula Letsche, Spanish Teacher  
at St. Paul's Lutheran School*



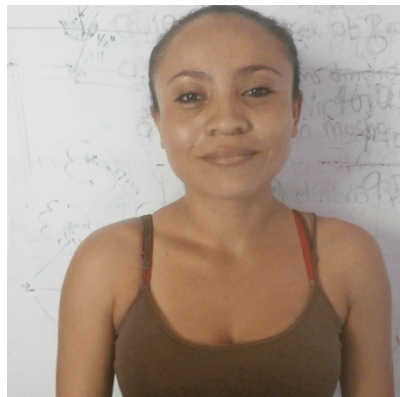
<p><b>GIVE THE GIFT OF:</b></p>  <p>NUTRITION</p>	<p><b>\$150</b> KITCHEN SUPPLIES TO SERVE BREAKFAST IN SANITARY CONDITIONS</p> <p><b>\$55</b> PROVIDES A HEALTHY DAILY BREAKFAST FOR ONE CHILD ALL SCHOOL YEAR</p> <p><b>\$28</b> FEEDS ONE CHILD FOR ONE SEMESTER</p>	<p>Your donation fights malnutrition and improves educational outcomes by ensuring children start each school day with a healthy, nutritious breakfast.</p>	
	<p><b>GIVE THE GIFT OF:</b></p>  <p>EDUCATION</p>		<p><b>\$2,500</b> TAKES 50 GIRLS ON A COLLEGE SITE VISIT TO SEE WHAT THEIR FUTURE COULD HOLD</p> <p><b>\$300</b> SPONSORS A DEBATE OR READING CONTEST FOR GIRLS FROM ALL TEENS CLUBS</p> <p><b>\$75</b> SPONSORS 1 GIRL TO PARTICIPATE IN ALL CLUB ACTIVITIES FOR ONE SEMESTER</p> <p><b>\$25</b> WILL PROVIDE READING MATERIALS FOR 8 GIRLS</p>
			<p>When girls stay in school past 7th grade, they are less likely to die in child-birth and their children are less likely to face malnutrition. Your donation to help teen girls stay in school will transform future generations.</p>

## No More Micro-loans for Gema and Cristina

By Yolanda Fletes, Micro-Credit Officer

*Continued from pg. 1*

The cost per piece varied from \$1 to \$4 each based on the size, style and material. After factoring in all of the costs, they set the sale price based on the quality of the product and customer demand, usually \$7.30 – \$8.30 per piece. Even after factoring in all expenses associated with their business and repaying their initial loans, the two women earned a net profit of \$116 USD from the initial loan. This margin of profit motivated them to continue the business, and they applied for two more loans from Self-Help. By the time they applied for their third loan of \$100 each, they were well known in their community and many people were requesting and purchasing their products. They hope to one day sell enough of their jewelry that everyone in their community would be wearing their products.



**Cristina**



**Gema**

Cristina is no stranger to hard work and always finds creative ways to make ends meet. Until she can earn a living selling jewelry full time, Cristina is working other jobs to cover additional family expenses. Her work as customer service representative has provided her with the opportunity to sell her jewelry to her coworkers. Sometimes she offers the jewelry to them on credit, allowing them to pay her back later once they receive their paychecks. She also sells Nicaraguan fast food on the weekends.



The community of Rivas is about 366 kms (roughly 227 miles) from our main office in San Carlos, Rio San Juan. In order to meet with the micro-credit groups there, I take two buses, two taxis, and walk the rest of the way to reach the homes of the participants. The home visits are necessary in order to supervise various projects and provide new training and skill development. It's quite the trek for me, but it's worth it when I see how hard they are working and that they are putting the skills that I have taught them into action. These women need our help, and it's gratifying to see the changes in their lives each time I visit.

While Cristina is busy at work, Gema is studying Psychology at the University of Rivas. She's in her last year and hopes to use the profits from her jewelry business to pay her education fees. She dreams of becoming a business professional who will expand her business beyond her community in order to improve her quality of life. Cristina also dreams of expanding her business in the future, and knows that she will have to work hard to improve her business in order to achieve her goals.

Though their business is good, the sisters continue to live in their mother's house along with their grandparents and two nephews (7 and 9 years old) and use their income to help support the rest of their family financially. Their older sister traveled to Costa Rica in search of work, but is not able to send enough money to cover her children's expenses. Instead, Gema and Cristina cover those costs and care for their nephews so that they too can receive an education and have more opportunities.

They told me, "We are very grateful to Self-Help International and the micro-credit program for giving us the chance to participate in the program, and for supporting us with low interest-rate loans. We want to thank you for the training sessions on business management and much more."

They said that with the help of God and the Self-Help Micro-Credit Program, they are able to handle their business and maintain self-sufficiency. As of today, they no longer need loans from Self-Help to support their businesses. They are now self-financing.

They hope that other women have the same opportunity that they had to become members of the program. "We want to thank the Self-Help staff and donors for supporting us and for helping the women of Nicaragua to become fighters and entrepreneurs."

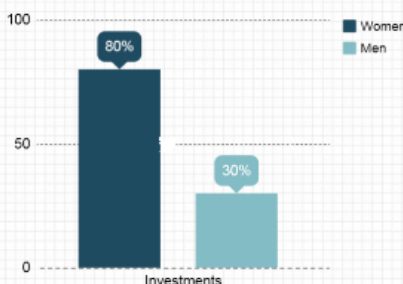
## MICRO-CREDIT PROGRAM

### ECONOMIC OPPORTUNITY

According to Half the Sky movement, studies have indicated that when women hold assets or gain income, the money is more likely to be spent on nutrition, medicine and housing, and consequently their children are healthier. For every dollar a woman earns, she invests 80 cents in her family. Men, on the other hand, invest around 30 cents.



Investment in Family Based on Income



### REPAYMENT RATE

On average, the repayment rate for women in Self-Help's micro-credit program is 98% and within the first 6 months.



98%

### HOW IT WORKS

Before women are granted micro-credit loans from Self-Help International, they must successfully complete a six-month training program teaching basic business guidelines (how to determine business income, how to make personal savings for future expenses, and the benefits of reinvesting profits into businesses) and healthy, day-to-day living strategies. Even illiterate mothers who lack formal education or collateral are able to start successful small businesses, and generate a steady source of income for their families. The repaid loans are then re-invested to offer training and financing to extend the opportunities to more women in need.

Want to learn more?

Visit [selfhelpinternational.org/empowering-women-girls](http://selfhelpinternational.org/empowering-women-girls)

GIVE THE  
GIFT OF:



\$500 WORKSHOP ON NUMERACY AND LITERACY FOR A VILLAGE

\$245 FULL YEAR OF TRAINING, ADVISING, AND LOANS FOR A WOMAN ENTREPRENEUR

\$100 BUSINESS EXPANSION LOAN

\$50 START UP MICRO-LOAN

Your donation empowers a woman entrepreneur with the training and micro-loans needed to start up a small business and better provide for their families.

# #GIVING TUESDAY

On Thursday, we give thanks.  
On Friday, 11.28.17 we give gifts.  
On Tuesday, we give back.

## #GivingTuesday is Here! Will You Join Our Mission this Season?

*Self-Help International Board  
of Directors Announces \$30,000  
Matching Campaign; Issues  
fundraising challenge to train 200  
farmers to improve food security*

Self-Help International is joining the #GivingTuesday Movement. In honor of this global day of giving, the Self-Help International Board of Directors has announced a matching gift of \$30,000 to increase the impact of all donations to Self-Help International made on #GivingTuesday.

Occurring this year on November 28th, #GivingTuesday is held annually on the Tuesday after Thanksgiving. It follows the widely recognized shopping events Black Friday and Cyber Monday to kick off the holiday giving season. The day inspires people to collaborate on improving their local communities and to give back in impactful ways to the charities and cause they support.

This year, the Self-Help Board will match the first \$30,000 given during the #GivingTuesday campaign to train 200 entrepreneurs and “agripreneurs” in business and farming skills to alleviate hunger and better provide for their families. All

gifts made by ongoing supporters will be matched at 50% and all gifts by new supporters will be matched at 100%.

“We have such a great group of key supporters making this important work of ending hunger possible each year,” said Self-Help Board President Richard Neal. “We were so inspired by the response to last year’s #GivingTuesday matching campaign that our Board really wanted to up the ante this year. We’re asking you to help us spread the word by encouraging your friends to join you in helping farmers feed their families. As an added bonus, any gifts from new supporters will get double the match!”

The goal of the campaign is raise funds to serve farmers and their families who will receive education and skill development from Self-Help’s training centers in Nicaragua, Central America and Ghana, West Africa.

“As we gather around our tables of plenty, we give thanks for the food we have to eat, the family and friends we share it with, and the farmers who grow it,” said Self-Help executive director Nora Tobin. “Too often, farm families struggle to meet their own food needs. The funds raised through this campaign will offer farmers training on animal husbandry and improved cultivation practices - and the resources to put that training into action - so they have the dignity of feeding their families, not only today, but for seasons to come.”

Visit [www.selfhelpinternational.org/givingtuesday](http://www.selfhelpinternational.org/givingtuesday) or call 319-352-4040 during normal business hours to learn more or make a donation. Gifts received by December 4th will be matched, while funds last.





#GIVINGTUESDAY

Give by

**11.28.17**

and your impact will be matched!

Have your friend join too, and  
their gift will be doubled!

Donate online:

[selfhelpinternational.org/givingtuesday](http://selfhelpinternational.org/givingtuesday)

By check:

Self-Help International  
703 2nd Ave. NW  
Waverly, IA 50677



**Kimberling**

wants you to know  
she can raise  
chickens just as  
well as her older  
brother.

Let her prove it to you.

**SELF HELP**  
INTERNATIONAL

## ***Memorial & Honorary Gifts***

**In loving memory of Braden Bertelli  
by Clarence and Julie Leichty**

**In honor of Angela Bunger's birthday  
by Allyson Therien**

**In honor of Leonard & Alice Drake's  
50th Anniversary  
by Don and Leona Amdahl**

**In loving memory of Don & Marian  
Fish  
by Barbara Kalm**

**In honor of Merry & Dave Fredrick  
by Kent & Earlene Hawley**

**In loving memory of Lee Hawkins  
by Kate F. Hawkins**

**In loving memory of Harry & Dorothy Miller  
by Jim and Shirley Miller**

**In honor of Paulette Smith  
by Tom Michel**

**In loving memory of Jo Swanson  
by Robert and Lori Mitchell**

**In loving memory of Arne Waldstein  
by Marianne Waldstein**

**In honor of Caroline & Carter Welker's  
2nd Birthday  
by Kristi Quarles**



# Felicia Builds a Better Foundation for Her Family

*By Elizabeth Adu-Opoku, Micro-Credit Program Officer*

Felicia was born and raised in a place called Kwaso, in the Ashanti Region of Ghana. She is a sixty-five-year-old widow and a mother of seven: 5 sons and 2 daughters. As a participant in the micro-credit program, Felicia is mostly engaged in palm oil production and trade.

Ten years ago, after her husband fell sick and quickly passed, Felicia found ways to support her family by working as a cloth mender. She patched up old and torn clothes for a small fee. "Life was hard," she said. Her sister, Olivia, introduced her to the SHI micro credit program in 2010. After joining the program she received her first loan of GHC 100 (\$25 USD), and though hard work and by demonstrating her creditworthiness, she is growing her business and using her profits to invest in her family. Felicia's most recent loan was for GHC 850.00 (\$212.50 USD). Her payments are always on time, and she puts her savings away for her children's education.

Felicia is proud to share with us that all of her children have gone through secondary education and that today, all her children are independent and self-sufficient. One of her sons is an electrician and another son is a teacher. The remaining five children are all traders. "Though, I would have loved to see all of them in much bigger positions, I am happy they are independent and fending for themselves," Felicia tells us. She continued, "If I had joined the program earlier, my finances would have been better and could have provided them with a higher quality education."

Although her children are self-sufficient, she watches over six of her grandchildren so that their parents (her children) can concentrate on their jobs and better provide for their families in the long term. Even though Felicia doesn't mind sharing her home with her extended family, it is congested to have seven people sharing a single room. For years, she has been investing all of her savings in supporting her children's and grandchildren's educational costs, so investing in improving the quality of her housing wasn't something she could afford to invest in. Now that her children are self-sufficient and working towards their own



goals, it is finally time that Felicia can build a house of her own.

With much hard work and determination, Felicia has been able to save some money and is now building her credit with a local bank called the Agricultural Development Bank (ADB). Currently, she is constructing a two-bedroom house, which is in the roofing stage. She has been able to do this with the aid of micro-loans and profits from her business. She has successfully purchased slabs of wood to roof her home, and intends to purchase roofing sheets and bags of cement with part of her next loan and savings. As soon as Felicia's house is completed, she will move from the house she currently shares with extended family members into her own house with her six grandchildren where the grandchildren will share one room and Felicia will have a room to herself.

When we last visited with Felicia, she shared, "Life couldn't have been any better if God hadn't sent SHI micro-credit program into my family's life. I appreciate the efforts of the donors globally towards making my life and that of my family





# Safe Drinking Water at the San Carlos Hospital at Last!

by *Nora Tobin, Executive Director*

Imagine you are a doctor working in San Carlos, Nicaragua. A patient comes in with a case that probably requires surgery. If you had a perfectly sterile environment and all the medical supplies you'd need, you would definitely recommend an operation. But you don't. You know your patient will face an uphill battle in recovering from the operation and the inevitable infection that will follow. You suspect that the water used to clean your surgical instruments is at least in part to blame. The supplier says the water is treated, but if it were, the infections your patients get after surgery wouldn't take so long to heal. Maybe they wouldn't even get infections. To operate or not to? How can you best serve this patient?

Until January 2017, persistent infections were a reality faced by the nearly 50,000 patients who sought treatment from the San Carlos hospital each year. Patients came to the hospital seeking treatment for waterborne diseases, yet the hospital's water source itself was not sufficiently treated, risking the health of both patients and the 250 hospital employees. Despite the fact that it is the main hospital serving all four municipalities that make up the department— San Juan de Nicaragua, El Castillo, San Carlos, and San Miguelito/Morrito, the water lacked sufficient chlorination to make it safe for human consumption.

The San Carlos hospital management staff contacted Self-Help in August 2016 seeking a solution to their water quality problem. After reviewing the available options, the hospital asked us to assist them with the installation of five CTI-8 manual water chlorinators.

Since the chlorine tablets could not be added directly to the hospital's main metal storage tank, we first helped install new pumps and plastic water storage tanks at the top of each hospital building to ensure the water chlorination system would work properly.

The first chlorinator installed on Thursday, January 19, 2017, supplies the maternity and neonatal room inside the hospital where approximately 500 children are born each year. Over the next two months, we installed four more chlorination systems to cover the hospital's pediatrics, general medicine and orthopedics, maternity, surgery, and emergency centers.

We provided educational talks to nursing staff, maintenance, cleaning, laboratory, administrator, doctors and directors of the hospital, regarding the use, management, and maintenance of the CTI-8 manual chlorinator focusing on the importance of

using only reliable and clean water, and how to keep the systems adequately chlorinated to ensure the health of their patients. The hospital administrator now tests each water tank twice per week to ensure that the systems are properly calibrated to kill any contaminants.

The Director gives thanks for Self-Help's support with the installations, reporting, "Now we have a good perception of the quality of the water that we have, and I'm happy because before it was a headache to talk about the quality of the water in this hospital beforehand—people criticized us on this subject. But now, we can say at any moment and in any meeting, we have water of good quality and safe for the population we serve. Now people who visit the hospital of San Carlos, for consultations, appointments, emergencies, or hospital admission of any kind, are sure to take and use the drinking water inside the hospital."

Since the 5 chlorination systems have been installed, we can now say with ease that the 41,000 visitors of the hospital each year will have safe water for all of the hospital's needs.

While we celebrate this success, our work is not yet complete. Patients who leave the hospital need clean water when they get home too. When you make a donation right now, an anonymous challenger will match every dollar, up to \$4,500, to help us bring clean water to six more communities in rural Nicaragua.

## Clean Water



**GIVE THE  
GIFT OF:**



**\$1,500**

**BRINGS SAFE, CLEAN DRINKING WATER TO  
AN ENTIRE COMMUNITY OF UP TO 1,000  
PEOPLE**

**\$250**

**PROVIDES WORKSHOP ON SANITATION  
OR GOOD  
WATER MANAGEMENT FOR A VILLAGE**

**\$150**

**FOR A WATER CHLORINATOR**

Each year, up to 300 Nicaraguan children die from completely preventable water borne diseases.

Your donation improves the health and productivity of an entire village of up to 1,000 residents by installing a chlorinator and educating communities about clean water.

The Waverly Rotary Club seeks Rotary partners to apply for a District Grant to bring clean water to 7,000+ people in Nicaragua in 2018-2019. The more partners we have, the more people we can bring clean water! If your Rotary Club would like to get involved or request a guest speaker, please contact Waverly Rotarian and PDG Dick Moeller at 319-290-7778.

## Merry Fredrick Leadership Award

The Merry Fredrick Leadership Award was presented to Victoria Yamson on August 11, 2017, during the Self-Help Ghana Leadership Summit for demonstrating outstanding leadership in fulfilling Self-Help's mission by empowering women and girls.

Victoria Yamson has worked in various capacities in the Self-Help Ghana office since September 2009 and was recently promoted from Micro-Credit Program Officer to Programs Coordinator. Under her leadership, the micro-credit program has grown to an unprecedented level in terms of loans portfolio and number of people served, without sacrificing quality of services provided or allowing the repayment rates to fall. The program maintains a 98% recovery rate in a region with average loan repayment rate of 60%.

The women served can boast of better economic conditions which have enabled them acquire farm equipment, build houses, send their children to school and contribute to support their external families. They are better respected in their communities because of the changes in their lives.

After listening to the community needs and hearing the challenges of teen girls, Victoria led the charge to launch a new Teen Girls Club in 2016 to support girls to encourage, educate, and empower teen girls. In her quest to further her own professional development and to better serve those teen girls, Victoria is now pursuing a Master's Program in International Development and Planning.

"Victoria is a dedicated, loyal person to SHI," said former Self-Help Executive Director Merry Fredrick. "Her work and commitment to development for her country emulate her values and principles to life at its fullest potential. I am extremely proud of her and pleased by this selection."

The Merry Fredrick Leadership Award was established by the Board of Directors in 2013 to recognize, initiate, or promote leadership based on merit and fulfillment of the mission of Self-Help International, and named in honor of retiring executive director Merry Fredrick. Victoria is the second recipient of the award. The first award was presented to Ms. Lucia Vega Galeano in 2015.



## Outstanding Young Alumni Award

Self-Help Executive Director Nora Tobin received this year's 2017 Outstanding Young Alumni Award! The Iowa State University Alumni Association established this award to recognize ISU alumni, age 40 and under, who have excelled in their professions and provided service to their communities. Only three awards or fewer are given each year to outstanding alumni. The university-wide awards ceremony, took place on Friday afternoon, October 27, 2017, during the ISU Honors & Awards Ceremony.

Read more here: <http://www.isualum.org/pride/awards/honors-and-awards/outstanding-young-alumni-award/nora-k-tobin-2017/>



ISU Alumni Association President Jeff Johnson presents Outstanding Young Alumni Award to Nora Tobin



# Save the Dates!



## **Dec 5: Self-Help Lunch to Empower Global Women**

Register now at:

<https://selfhelpinternational.org/empower-women-luncheon>

## **Nov 28: #GivingTuesday**

Now through December 4th, 2017.

Give a gift this holiday season by sending in a check, giving online, or stopping by our office and your gift will be matched 50% by our Board. If you have a friend join you in impact, their gift will be matched 100% by our Board of Directors.

Questions? Contact the Self-Help office at 319.352.4040 M-F 8:30 a.m.-4:30 p.m.

**Honorary hosts**  
Claudia & Paul Schickler,  
Nancy & Keith Swanson,  
and Maureen & Terry Tobin

invite you to  
the 3rd Annual

**SELF HELP**  
INTERNATIONAL

**LUNCH to EMPOWER GLOBAL WOMEN**

TUESDAY,  
DECEMBER 5, 2017  
11:45 a.m. - 1:15 p.m.

WORLD FOOD PRIZE  
HALL OF LAUREATES  
100 Locust St., Des Moines

## Thrivent Choice Dollars® directions can help Self-Help International

Are you a member of Thrivent Financial who's eligible to direct Choice Dollars®? Choice Dollars charitable grant funds can make a world of difference to the farm families in rural Nicaragua & Ghana that Self-Help serves by helping farmers increase yields and better feed their families.



**THRIVENT**  
FINANCIAL®

*Connecting faith & finances for good.™*

By directing Choice Dollars, eligible Thrivent members recommend where they feel Thrivent should distribute a portion of its charitable grant funds. To direct your Choice Dollars, go to [Thrivent.com/thriventchoice](http://Thrivent.com/thriventchoice) to learn more and find program terms and conditions. Or call 800-847- 4836 and say "Thrivent Choice" after the prompt.

## Support Self-Help International when you shop on Amazon!

Next time you shop on Amazon, start at [Smile.Amazon.com](http://Smile.Amazon.com). You'll find the exact same prices and a portion of your purchase price will support the charity of your choice! To support Self-Help, start at [smile.amazon.com/ch/42-0844679](http://smile.amazon.com/ch/42-0844679).

## Support us when you shop this holiday season

Buy your gifts and holiday essentials  
at [smile.amazon.com](http://smile.amazon.com).

You shop. Amazon donates.

**amazon**smile



## Making your list and checking it twice? Check out our gift ideas below for your loved ones this holiday season.



AGRICULTURE

\$2,500

**STORAGE SHED TO REDUCE POST-HARVEST LOSS**

Practical training increases yields, and improved crop storage reduces postharvest loss by 37%.

\$375

**VOCATIONAL TRAINING SESSIONS FOR A YOUNG FARMER**

\$150

**DRIP IRRIGATION MATERIALS (DRY SEASON FARMING)**

Your donation supports farmers to increase income and better feed their families.

\$65

**FOR A 16-BUSHEL STORAGE SILO**



CLEAN WATER

\$1,500

**BRINGS SAFE, CLEAN DRINKING WATER TO AN ENTIRE COMMUNITY OF UP TO 1,000 PEOPLE**

Each year, up to 300 Nicaraguan children die from completely preventable water borne diseases.

\$250

**WORKSHOP ON SANITATION OR GOOD WATER MANAGEMENT FOR A VILLAGE**

Your donation improves the health and productivity of an entire village of up to 1,000 residents by installing a chlorinator and educating communities about clean water.

\$150

**FOR A WATER CHLORINATOR**



NUTRITION

\$150

**KITCHEN SUPPLIES TO SERVE BREAKFAST IN SANITARY CONDITIONS**

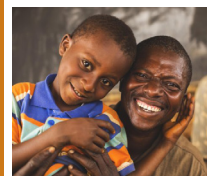
Your donation fights malnutrition and improves educational outcomes by ensuring children start each school day with a healthy, nutritious breakfast.

\$55

**PROVIDES A HEALTHY DAILY BREAKFAST FOR ONE CHILD ALL SCHOOL YEAR**

\$28

**FEEDS ONE CHILD FOR ONE SEMESTER**



ECONOMIC OPPORTUNITY

\$500

**WORKSHOP ON NUMERACY AND LITERACY FOR A VILLAGE**

Your donation empowers a woman entrepreneur with the training and micro-loans needed to start up a small business and better provide for their families.

\$245

**FULL YEAR OF TRAINING, ADVISING, AND LOANS**

\$100

**BUSINESS EXPANSION LOAN**

\$50

**START UP MICRO-LOAN**



EDUCATION

\$2,500

**TAKES 50 GIRLS ON A COLLEGE SITE VISIT TO SEE WHAT THEIR FUTURE COULD HOLD**

When girls stay in school past 7th grade, they are less likely to die in childbirth and their children are less likely to face malnutrition. Your donation to help teen girls stay in school will transform future generations.

\$300

**SPONSORS A DEBATE OR READING CONTEST FOR GIRLS FROM ALL TEENS CLUBS**

\$75

**SPONSORS 1 GIRL TO PARTICIPATE IN ALL CLUB ACTIVITIES FOR ONE SEMESTER**

\$25

**WILL PROVIDE READING MATERIALS FOR 8 GIRLS**

