

# Faith

*In The Ozarks*

## Assistance and Hope to Poor in Nicaragua

People are expected to help themselves by working, repaying loans

by Kelsey Garman

Keith Jaspers, co-founder of the Rainbow Network, believes that the poor in Nicaragua want opportunities, not handouts.

"Rainbow Network may have had the dream and the vision, but the people themselves must pitch in," he said. "They're going to build their own houses. They're going to pay back the loans. They're going to pay the doctor. We believe in hard work, dedicated work."



Before he and his wife Karen founded Rainbow Network in 1995, Jaspers, a Springfield businessman, worked as a Habitat for Humanity volunteer for 12 years, including two terms as a board member. For the first five years, the

Jasperses did all the work and provided all the funds for the Network.

"We began in a small dusty corner of Nicaragua. Our vision was to reduce

poverty and suffering among God's people through a comprehensive Christian partnership approach to ministry," he said.

Today, the ministry includes seven networks employing 72 Nicaraguan workers in 15 communities serving almost 50,000 people.

"People with money need to be concerned about the poor. If you've got what you need, why would you want a lot more?" Jaspers said. "There're so many biblical references to working with the poor and helping the poor that if you believe in God and believe the Bible, you have to believe that's the way it is. Luke 12:20 says, 'To whom much is given much is expected.'"

Rainbow sets up committees for housing, health, education and economic development in each village. Local volunteers do all the work to implement the programs.

The ministry purchases tracts of land up schools for 25-30 new homes and provides the training and supervision, but the people build them and repay the cost of the land and materials at the rate of \$5 to \$7 a month. To date, 435 new homes have been completed and about 110 more are now under construction.

"The homes are simple by our standards," said Ryan Owen, director of giving and communications for Rainbow. "They are constructed of concrete blocks with tile floors, but they keep the people warm and dry and protect their food."

Each of the seven networks in Nicaragua is staffed with one or two medical doctors who travel to each village on a regular schedule to provide pri-

mary health care. The doctors also carry medicine and charge a few cents for both the consultation and the medicine.

Other medical professionals help the people obtain clean, safe drinking water and conduct classes on basic health care.

Most of the schools in Nicaragua are poorly equipped and don't provide basic supplies such as notebooks and pencils. The children are poorly clothed and rarely wear shoes.

Rainbow Network supplies existing schools with books, pencils and notebooks, as well as clothing and shoes for the children. The organization also sets up schools in churches and private homes for children who live too far from the regular schools to attend. It presently operates about 350 of these schools with an average daily attendance of over 7,000.

High schools in Nicaragua are not free, so Rainbow provides tuition and supplies for over 1,500 high school students through sponsors from the U.S.

The Rainbow Network Economic Development Program helps poor Nicaraguans by providing micro-loans to assist them in starting small family businesses. About 25-30 families form an organization called a "community bank." Each member of the bank

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— Keith Jaspers,  
Rainbow Network  
co-founder



Photo courtesy Rainbow Network

The Rainbow Network was started to reduce poverty and help children in Nicaragua. The organization provides clothing and shoes for children and supplies for schools.

receives a loan of \$125-\$200 to be used for commercial ventures such as raising hogs or chickens, sewing, carpentry, bakery products, and vegetable gardens.

Each member of the bank is responsible for the repayment of his or her loan. In addition, the members of each bank agree to guarantee the loans of other members. Loans are set up on a three- to six-month repayment cycle. Most families are able to realize a 100 percent return on their loans during a loan cycle. Some participate in two or more loan cycles each year. To date, about 3,000 micro-loans have been made.

Jaspers quotes the words of Jesus from Matthew 25:45: "... I tell you the truth, whatever you did not do for the least of these, you did not do it for me."

"The Christian partnership work we are doing every day — feeding the hungry, building decent homes, healing the sick, educating children and young adults, creating family income — we do as our way of sharing Christ's passion for 'the least of these' in God's family," he said.