

A photograph of a smiling woman in traditional African attire, including a colorful headwrap and a patterned dress. She is holding a handful of small, light-colored stones in her right hand. In the background, several children are looking towards the camera. The image is used as a book cover.

In Their Own Hands

HOW SAVINGS
GROUPS ARE
REVOLUTIONIZING
DEVELOPMENT

Jeffrey Ashe with
Kyla Jagger Neilan

FOREWORD BY
FRANCES MOORE LAPPÉ

Jeffrey Ashe

In Their Own Hands: How Savings Groups Are Revolutionizing Development



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This model provides impacted the lives of 680,000 people across five countries. Even probably the most innovative financial institutions can't. In savings groups, members save what they are able to in a communal pot and mortgage their growing fund to each other because of their short-term needs. savings organizations can't reach them; Jeffrey Ashe and Kyla Neilan illustrate how these cost savings groups type and function and how small "with reduced support, membership could grow to ten occasions this amount. support is actually required for their achievement. Drawing on decades of Ashe's catalytic innovation" Two . 5 billion people worldwide, most of them desperately poor villagers, need a better way to save also to borrow. Savings groups are a "s personal encounter, this reserve describes how he developed Keeping for Transformation, which leveraged the wisdom and power of group associates to train and establish new groupings. that bypasses subsidies, dependency, and high costs while successfully reducing chronic hunger, building resources, and empowering the city. Today, saving groupings have 9 million associates around the globe—outside"



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Ashe's chronicles his own personal journey from the Peace Corps volunteer forming solidarity organizations in Guatemala to microfinance practitioner in Boston. Though this book advocates a particular methodology to promote economic inclusion, it's the very best overall intro I've ever browse to working with poor people in the Global South. Once we looked at tasks these NGOs considered effective it became depressingly very clear that hardly any were actually replicable, and none were likely to broaden without large amounts of outside financing and leadership. Somebody should carve these precepts onto a large number of granite tablets and erect one set over the doorway of every NGO, every development company, every university, every multilateral organization, and every business that seeks to boost the lot of poor people all over the world. Ashe's knowledge in fighting poverty started in his mid-twenties as a Peace Corps Volunteer in rural Ecuador and has continuing seamlessly through the ensuing years. We are one, flowing, interconnected electromagnetic energy field. (Full disclosure Anyone with an interest in economic and political advancement will want to browse and re-read this publication and have it within their library. The technique she described, village savings groups, had originally been produced by CARE in 1971 in Niger, nonetheless it was Odell's presentation that brought it to the guts of Ashe's attention.** Insist on local control. Ashe finagled a contract to evaluate her program in the field, and soon afterwards he began designing a similar effort to introduce in to the desperately poor West African nation of Mali. Now, little more when compared to a decade later, credited in no small part to Ashe's influence, "there are savings groups with ten million associates in at least a hundred thousand villages in sixty-five countries." The leading NGOs that have spearheaded your time and effort – Oxfam America, Freedom from Hunger, CARE, Catholic Relief Services, Strategy International, the Aga Khan Foundation, and Pact – have recently dedicated themselves to a collaborative work to attain fifty million people by 2020. Actually, the poor can achieve this effectively, on their own and with little to no outside help – a departure from the strategy of the microfinance movement. As Ashe explains, "Becoming a member of a savings group will not lift many out of poverty – no advancement initiative can deliver on that promise – but regular cost savings and a reserve of cash can help reduce life's uncertainties." To those folks who appreciate privileged lives in the Global North, that benefit might seem trivial. Nevertheless, to the global poor, it can seem a lifesaver – which explains why savings groups have spread so easily and persisted for such a long time in so many countries. The novel is a compelling read for anyone thinking about exploring a poverty-reduction model that's easily scalable, highly-efficient, low-cost to implement and teaches people and their communities to greatly help themselves by putting the energy of choice within their own hands. For immigrant communities, that is a natural gesture of support." Ashe cites

"nine principles necessary for success" which can be put on any economic advancement effort, not only village savings groups:**Start small to understand, but arrange for scale.** Simple is better than complicated. Lessons learnt had been that dependency is no empowerment and that unless development is still left "in their very own hands" such developmental initiative was bound to fail; Ego or strong self-identification with the project does not enter the picture.** Preserve costs low.** Provide nothing away. Savings groupings struck him as a brilliant response to the shortcomings he had witnessed in microfinance.** Establish powerful standards and insist on conference them.For the record, Jeff Ashe and I have already been friends for pretty much fifty years, since we met in a Philadelphia accommodation for Peace Corps orientation.writer of "WITHIN THEIR Own Hands," about dealing with poor peopleJeffrey AsheIn Their Own Hands represents the distilled wisdom Jeffrey Ashe offers acquired over half a century of work with poor people across the globe.** Build learning and innovation into program design. We worked collectively closely in Peace Corps trained in Puerto Rico and, following a year in-nation in Ecuador, we teamed up with several fellow Volunteers on a project Jeff inspired to greatly help implement that nation's fresh agrarian reform rules. Jeff Ashe and Kyla Neilan's WITHIN THEIR Own Hands demonstrates both. That Dependency is not any empowering and that no poor is too poor to save given the proper motivation, education and teaching. Factual, touchingly palpable and very well researched.** Build on what is already set up and already widely understood. as a result unsustainable. Gave nine "achievement" principles for Keeping for Switch and emphatic on the actual fact that "debt is equal to stress" with regards to the financial transactions of the indigent with Microfinance Banking institutions. You might be present at the ceremony but the project hit a point in which it got on a lifestyle of its own and no one knows you'd anything to do with it in the beginning. Overall, the publication epitomizes the tenets of "living democracies"-federal government of the people, by individuals and for individuals towards acquisition of resources-money, power, interpersonal capital, among others. Enjoy! The other fateful evening thirteen years ago at Brandeis University, where Ashe is currently a faculty member, he attended a lecture by way of a woman called Marcia Odell, director of the Women's Empowerment Program at Pact, who got introduced a novel method of financial inclusion in rural Nepal. In "In THEIR VERY OWN Hands," Mr. Enjoy! (Total disclosure: Jeffrey Ashe, a pioneer in microfinance, was one of my professors at Columbia's School of International and Political Development--SIPA.) A compelling and effective approach to poverty reduction A compelling Method of poverty reductionThe idea that poor people and their families can conserve anything meaningful seems as ludicrous as the assumption by Muhammed Yunus in 1976 (Price of Dream) that smaller amounts of credit could help build poor households begin businesses in Bangladesh. There are few

people all over the world for whom I have even more respect than Jeff – or longer encounter to justify it. The main element to understanding savings groups is that they do NOT represent a method to end poverty, as some of their more extravagant boosters have suggested. A resounding Yes! Men and women in each group manage themselves and their money more effectively than constant NGO-interaction or supervision. With illustrations from the field blended with humor and sage encounter, *In Their Own Hands* revisits and raises anew exactly what is a continuous truth in sustainable advancement: Dependency isn't Empowering. Mr. The new Bible for use poor people In an actually reasonably rational world, *In Their Own Hands* would serve as the Bible for development experts and the essential textbook for college students, philanthropists, faith-based activists, and business executives who desire to enhance the lives of poor people. About 30 years back Jeff and I had been part of a research project on 'the expansion of benefits' that brought jointly representatives from a variety of NGOs. He poignantly tells of his very own sartorial discovery of the groups thriving in Nepal and his personal efforts afterwards to launch them in some of the harshest climatic, economic and political environments across Africa and Latin America. "In Mali," Ashe notes, "despite a coup, an insurgency in the north, a serious drought, an influx of refugees, skyrocketing food prices, limited possibilities for work beyond your village, and faltering institutions, few Saving for Modification groups have disbanded while many new groups have been educated by volunteers. Terrence Isert, ProMicro Consulting LLC, consulting that promotes small enterprise, community funding strategies and neighborhood economic growth initiatives The only real pathway to sustainable development is through empowerment Like the child who honestly announced the unspoken, overlooked truth in the story book "The Emperor's New Clothes", *In Their Own Hands* is a bold reminder of several essential "development truths" too often disregarded and under prioritized. The only pathway to sustainable development is usually through empowerment --resisting the all-too-easy mechanics which improve dependency and lead to sustained vulnerability. The savings group motion enables not merely the poor however the very poor to do what they cannot do before: save 1st, then borrow from each other and continue the process over and over again without help from the exterior. This book is highly recommend for all learners of development and micro finance --youthful & senior, experienced & inexperienced. Principled community-led development resulting in foundational, self-sustaining groups and resilient social fabric I've heard it said that purest and most sustaining form of community development is when an impulse to do service involves you seeing that an implementer/outdoors agent and you serve as only conduit for this energy.** Style for change that persists long after outside agents keep and that spreads from village to village without outdoors staff. When the ribbon is lower, the ululations band out, and the dance

begins your name isn't stated.. That no poor can be too poor to save. It is in this spirit that Jeffrey Ashe techniques this work. Through years of thoughtful observation, learning, humility and delicate light-handed intervention, Mr. Ashe provides contributed to the design of a robust savings group approach that's community-led, replicable, and scalable by virtue of participants who have confidence in it so greatly that they consider it up on themselves to spread it. It really is of special interest (and very challenging) for those of us who have selected microfinance and other forms of access to traditional financial providers as essential instruments for allowing the "poorest of the indigent" to find their way out of poverty. Jeff's expressive and beautifully written publication, reflects his respect and love of individuals in these communities, and his photos enhance the presentation of the tales. A model for self-replicating development The nugget which makes WITHIN THEIR Own Hands a great book appears near the beginning (page 4) by means of nine principles needed for success in any development initiative. And by achievement, Jeff means initiatives that are self-sustaining and, a lot more important, self-replicating. They are key criteria for judging the achievement of any plan. He admits his very own misgivings with the micro-lending movement (see this 2007 SSIR article [here](#)) and its microfinance institution-building attempts in the 1990s. The goal was to identify sun and rain of projects which were sustainable and replicable. Should you have any interest in this topic, whatever your history or perspective, you owe it to you to ultimately read this brutally honest book. The task described in this reserve dumps almost all of the conventional wisdom about development tasks of the past 50 years. Rather than the model of NGOs providing grants or 'seed money,' the rule is: "Give nothing apart: if what's introduced is dependent on a free handout, you won't spread. I loved this book I loved this book, and was enlivened and inspired by the effectiveness of implementing Savings Groupings in many countries and many communities! An excellent story and a great primer on how very poor A great story and a great primer on how very poor, very isolated and incredibly marginalized people can form their own financial solutions and direct their own destinies. His stability of the info with personal tales deepened my appreciation of how the title "WITHIN THEIR Own Hands. The community takes full credit and complete responsibility.." reveals the ways in which the women were empowered. That is a must go through for anyone who wants to find out more about how a model can pass on quickly, and make a difference in how communities of women in impoverishment can improve the quality of their lives and flourish with the interdependence on each other Feed Your Optimism! With all the current assaults on wages and social services, it's easy to you need to be consumed with problems in the U.S. But physicists are confirming what mystics of all world's great religions have said: We have been One. During the majority of that time, he was among the globe's leading practitioners of microfinance,

with a profession that began doing work for Accion International in Latin America many years before Muhammad Yunus' rediscovery of the idea in Bangladesh. So, yes, it is my concern that two billion UNDER-DEVELOPED folks are desperately poor! Thus I was delighted to meet up Jeffrey Ashe and examine his publication about the huge effect small scale savings groups are having to empower and bring even more security into poor women's lives. By pooling money, lending to each other for entrepreneurial endeavors and emergencies, and having to pay moderate curiosity to themselves, they receive around \$1.38 for each dollar initially preserved! With American banks giving customers less than 1% interest, I asked Ashe if that is feasible for the poor in America to create opportunity. When NGOs teach participants and "get out of their method" --- these rural and urban organizations perform best. Similarly, groupings in Zimbabwe survived hyper-inflation, and organizations in Nepal thrived following the withdrawal of outdoors support and a Maoist takeover of the spot. And there's great potential to improve the Black community beginning in the Black churches. Feed your optimism about how caring and creative our collective future can be by buying this reserve!



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