

On our behalf, Jeff and Peggy Boshart gave away \$80,000 in the Dominican Republic. Most of it was given right back.



Photo by Janis Pyle

To lift families out of poverty, Jeff and Peggy Boshart have launched a small-loan program in 19 communities of the Dominican Republic. Supported by your gifts to the Global Food Crisis Fund, their effort has resulted in loans totaling \$80,000 to 400 borrowers, church and non-church members alike. The usual loan is about \$100—an amount sufficient to start the recipients on the way to becoming tailors, produce growers, café operators, snack vendors, livestock owners, barbers, and book sellers.

While emergency situations may require relief handouts, endemic poverty requires more enduring approaches. As the

Bosharts see it, handouts can do more harm than good in combating chronic poverty. “A loan is not a gift,” they say. “You have to work hard, for ultimately the money is not yours and you have to give it back. However, what you produce with the money is 100 percent yours! You have much more incentive to care for that goat or that bicycle that enables you to sell ice cream.”

Interestingly, Jeff and Peggy note, repayment of loans by the poor runs very high—over 95 percent in a majority of programs around the world. In the Dominican Republic, the first year of paybacks by local groups was 100 percent.

The micro-loan effort does more than spur enterprise. It makes managers of local board members. It offers a setting for community presentations on improved farming, domestic violence, and AIDS awareness. It enables congregations of *Iglesia de los Hermanos*, the Church of the Brethren, to achieve greater visibility in their communities. It invites cooperation among faith groups. And it significantly strengthens and stabilizes the lives of the working poor.

Jeff and Peggy chafe when the program they have helped the Dominican church evolve and embrace is described as *economic* development. They regard it foremost as *community* development. “In our work, we want to see people grow economically,” they declare. “We want to see people grow spiritually. But mostly, we want to see people grow together.”

Through your gifts to the Global Food Crisis Fund, the creative leadership of Jeff and Peggy Boshart, and the diligent efforts of *Iglesia de los Hermanos*, an innovative small-loan program in a small part of the world is making a powerful witness to the gospel of Jesus Christ.



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