

  
**GIVE BY  
DEC. 3RD FOR  
50% MATCH**

# '24 HOLIDAY NEWSLETTER



*José and family  
showing their  
diverse crops*

# GIVING TUESDAY

## HELP MORE PEOPLE HELP THEMSELVES THIS GIVING TUESDAY

This GivingTuesday, December 3rd, the Self-Help Board of Directors and key partners are offering a 50% match on your gift to Self-Help, up to \$40,000\*. Your gift will make an even greater impact when you give by December 3rd, 2024.

When farmers like José (cover & pg. 11) in Nicaragua are able to access input loans and training, they can increase yields and better feed their families and their communities.

When entrepreneurs like Mary (pg 8) in Ghana are able to invest in their businesses, they can reduce drudgery while increasing household income to improve quality of life with dignity.

Together we can make a difference in the lives of rural families and communities by making a donation to Self-Help International today.

\*Gifts will be matched until 11:59 PM on 12/3/2024 or until the \$40,000 matching funds run out, whichever comes first. Mailed gifts should be postmarked by 12/3/2024 to qualify for the match.



DONATE  
HERE



**"WE HAVE MANAGED  
TO DIVERSIFY OUR  
CROPS, IMPROVE OUR  
YIELDS, AND MODERNIZE  
PRODUCTION, EVEN  
THOUGH IT IS ON A  
SMALL PIECE OF LAND."**

**JOSÉ, FARMER IN NICARAGUA REFLECTING  
ON PARTNERING WITH SELF-HELP**

# A MESSAGE FROM THE Executive Director



Dear Friends,

On September 22, 2024, Self-Help International celebrated 65 years of alleviating hunger by helping people help themselves. Over the past six and a half decades, thousands of families in Iowa and across the U.S. have come together to support thousands of families in 48 countries around the world to increase income and food security. You, dear reader, are part of this story. Thank you for joining us. Help us celebrate by sharing the story of your involvement with Self-Help: scan the QR code (right) or mail us a letter!



Our locally hired staff members work alongside rural farm families each day, and each day, another farmer, another family, another community gets a little more food secure and a little more financially secure. As you'll read on page 6, by partnering with Self-Help, farmers in Las Minas learned improved cultivation practices and accessed input loans, thereby increasing their yields and income. Now, they're using their earnings to fund their children's education, install solar panels in their homes, and diversify their income sources by investing in livestock.

Yet climate change is threatening this progress for farmers in Nicaragua and around the world.

In Gyipare, Upper West Region, Ghana, the rainy season arrived more than a month late this year, delaying planting. Then the rains stopped, and crops suffered during a prolonged dry spell. By last month, farmers should have been harvesting peanuts, blackeye peas, and corn, but the crops weren't mature yet. Then as they finally sought to begin harvesting, heavy rains flooded the fields, preventing all farming activities for the better part of a week.

Unfortunately, while grave, this situation is not unique. Last month, I sat down with Roger Thurow to discuss his latest book, "Against the Grain: How Farmers Around the Globe Are Transforming Agriculture to Nourish the World and Heal the Planet."

After detailing the many, many challenges farmers face in both nourishing our population and preserving our planet, Roger was asked how these challenges can be met and what examples he has seen that are making a difference? He answered that people can support programs like the ones Self-Help offers, which take best practices and technological innovations and get them into the hands of the farmers.

We're working to support farmers to access irrigation as well as improved varieties of crops that are more tolerant of the two extremes of both too much water and not enough. We need your support to rise to the challenge. A donation of \$125 teaches 1 farm family about improved cultivation practices and a further \$125 finances inputs.

From now through Giving Tuesday, the SHI Board of Directors will match fifty cents of every dollar donated to further our work to alleviate hunger by helping people help themselves.

Please join us if you haven't already, and as always, thank you for being our partners in impact.

**Nora Tobin** (she/her)  
Executive Director



Constantine Nanguo, Upper West Program Coordinator, shares how climate change is affecting farmers and how SHI is working to support them.

A photograph of a woman and a young girl in a shop. The woman, Mabel, is smiling and wearing a black floral top. The girl is peeking over a wooden counter. In the foreground, there are several jars filled with colorful lollipops. The background shows shelves stocked with various goods, including bottles and cans.

*Mabel, small business owner  
and Teen Girls Club advisor*



# Self-Help's Impact By Numbers



**2-3x increase**

in farmer's yields after training and  
input loans from Self-Help



**950+ women**

received loans to start-up or  
expand their businesses in 2023



**135,000+ people**

have gained access to clean water  
through Self-Help since 2012

# FARMERS WORKING TOGETHER FOR THE COMMON GOOD



Darvin, farmer from Las Minas community

By Rodolfo Ricardo Hernandez Navas, *Agricultural Extension Program Officer*

Self-Help International (SHI) works with many communities across Nicaragua, including the farmers of Las Minas, a southern region accessible only by rough dirt roads. For years, the farmers were disappointed with their crop yields, barely growing enough crops for their own consumption. Discouraged, they doubted they could improve their situation.

With the help of community leader, José Ariel Aguirre Villareyna, the Las Minas farmers were introduced to SHI's Agriculture Program. Ariel, who improved his own yields using SHI's techniques and Nutrader quality protein maize (QPM) seed corn, encouraged them to join. Through SHI's demonstration plots and field days led by SHI's Agriculture Program Officer Rodolfo Hernandez, the farmers learned double-row planting, which allowed them to grow more corn on smaller plots using certified seed and improved fertilization.

Over time, they saw that using the Nutrader corn and double-row planting allowed them to grow enough for both consumption and surplus. **The higher-protein corn also improved their families' diets, and they could sell the surplus to cover household expenses and buy farm tools. Many farmers have used their earnings to fund their children's education, install solar panels, and purchase livestock, which they feed with Nutrader corn for better growth.**

Many of the farmers in the group have stayed in the program because they have seen many benefits, including a change in their way of thinking. They are able to set goals and work until they achieve them. They constantly meet to share their experiences, skills, and problems, and propose possible solutions. They have reinforced trust among themselves to the point that if something benefits or harms them they feel comfortable facing it. It leads to better communication among themselves, their leader, and the SHI Agriculture Program officer. Now, if one of the farmers attends a meeting, that farmer invites the others and explains things to the ones that weren't able to attend. By working together, they now market their products, buy supplies, and apply for SHI credit as a group, which strengthens their negotiating power and fosters mutual trust. All of this requires trust not only among themselves, but also in the organization.

The group has said: **"It took us time to get to this level, but with the knowledge and experience we acquired we have finally arrived at a point of self-sufficiency...**Now we understand that this is the best way to keep moving forward, working as a group, so we are willing to continue supporting and learning for the common good of everyone and the community. At Self-Help International we feel like we are part of them, so we feel like we are really a big family and we have the confidence to propose things, ask for support and give our ideas if necessary. **We appreciate all the support we have obtained from Self-Help International and from our community leader because, thanks to them, we are now part of a program that gives us a common goal which we are able to achieve."**



**\$125**

teaches one farm family about improved cultivation practices to produce higher yields

# ROSA, AN EMPOWERED WOMAN

By Edelia Aracelly Cruz Torrez, *Empowering Women Project Officer*

Rosa, a single mother, starts her day at 5 a.m. she makes tortillas that she sells to restaurants in her community of Los Chiles, which is located 25 miles from Self-Help Nicaragua's headquarters in San Carlos. With help from SHI's Women Empowerment program, Rosa runs a prosperous tortilla-making business. Her business income supports her and her three children, who attend local schools.

Rosa learned about Self-Help's Women's Empowerment Program from her mother, who introduced her to a meeting with other women and program officer Aracelly Cruz. At the time, Rosa was searching for work as a domestic servant and felt frustrated. "It was at this moment when everything changed for me," she says. "When I went to the meeting, I listened, learned new things and related to the other women who attended. Inspired by a training on "Poverty and its Causes," she decided to join the program and committed to building her own business. Another training on self-esteem and leadership further strengthened her confidence.

**"This training helped awaken my sense of not only trusting other people but also trusting myself,"** she noted. "Since that training, I have set out every day to change my attitude for the better. Now, I understand that each of **the trainings that the SHI's Women's Empowerment Program provides urges us to really take action to improve our lives and the lives of our families.**"

After considering what business might work in Los Chiles, Rosa recognized a need for fresh tortillas. With her first loan of 6,000 córdobas (\$165), she bought corn, firewood, lime, and a metal griddle to start her tortilla-making operation. Initially, Rosa sold door-to-door, but after a suggestion from Self-Help board members, she began supplying tortillas to local restaurants. **"I have since bought my sister into my business and we make more than 400 tortillas a day, which we sell for cash every day.** We also sell tortillas for special events. I consider my business to be very productive. Although the work can be quite tiring, we feel good because we no longer have to work for someone else and don't have to leave our homes. In our free time, we can dedicate ourselves to housework, our children and even our personal care." Rosa says.

After repaying her first loan, Rosa secured a second loan of 15,000 córdobas (\$410) to purchase a gas griddle, which reduced the smoke from wood-burning and improved her health. Now, Rosa can produce tortillas faster and more efficiently. **"The gas griddle is healthier because it helps us avoid inhaling the wood smoke that was affecting our lungs,"** Rosa remarked.

Working with Self-Help's Women's Empowerment Program has changed Rosa's life and the lives of her family members. **"I am an enterprising woman who is successful because I have my own business and I know how to manage it because of all those trainings and the personalized visits that Aracelly makes as the program officer for Self-Help's Women's Empowerment Program."**



**"I have a decent salary without having to be away from my family and my sister also has benefited so she has more income to help her children. I feel very happy to be the woman I have become. I thank Self Help for the training, the technical advice, and the financing it has provided. What more can I ask for from life?"**

**ROSA**

*Member of Nicaragua's Women's Empowerment Program*



Women's participation in microfinance stimulates local economies. By 2020, the global microfinance sector reached a market size of \$156.7 billion, driving job creation and economic growth in regions with high female entrepreneurial activity.

*World Economic Forum*

# MARY'S JOURNEY: FROM POVERTY TO PROSPERITY

By Ernestina Glikpo, *Communications Manager*

In October 2019, Mary, a mother of three from the small village of Abompe in Ghana's Ashanti Region, received her first loan of GHS 200 (\$37.04) from Self-Help International's Microcredit Program. With this loan, she took a bold step toward a better future by starting her own business—a wooden shop selling basic provisions.

At the time, life was difficult for Mary. But over the next three years, through business training, continued access to loans, and regular guidance from the Self-Help team, Mary steadily grew her business. She started stocking goods that were hard to find in her community, quickly becoming a trusted supplier for her neighbors.

Fast forward to today, and Mary's life looks completely different. She now runs a full-sized, well-stocked shop—the only one of its kind in Abompe. Her business is thriving, her customer base has grown, and she has built a steady and reliable income for her family.

**"I never thought I would get here," Mary says, standing proudly in her shop. "When I started, I didn't believe I could grow my business this much. But with Self-Help's support, I learned to dream bigger."**

Today, Mary is doing better than she ever imagined. She no longer worries about feeding her children or paying their school fees. She is already thinking about the next steps—further expanding her business and maybe even hiring others from her community.

As we enter this season of giving thanks, Mary's story is a powerful reminder of what's possible when people are given the opportunity and support they need to succeed. Self-Help International's Microcredit Program didn't just help Mary start a business—it helped her break free from the cycle of poverty. The combination of financial assistance, business training, and ongoing mentorship empowered her to create lasting change for herself and her family.

What started as a modest GHS 200 (\$37.04) loan has grown into something much bigger. Mary's success is a beacon of hope for others in her community. She shows her neighbors what's possible when you have the right tools and the confidence to believe in a better future.



## SMALL LOANS MAKE A BIG DIFFERENCE

Women's microcredit programming has been shown to make a significant impact on individuals, families, and communities\*

- Clients report increased income 2x that of non-participants
- Children of microcredit clients are more likely to go to school and stay in school longer
- Participation in microcredit has been linked to increased self confidence and improved status within the community

*\*Based on international research.*

# THE SEEDS OF HOPE

By Ernestina Glikpo, *Communications Manager*

In the rural communities in Ghana's Ashanti Region, the sound of laughter and the sight of young hands busy with the soil tell a story of transformation. The fields are not just filled with crops—they're filled with hope. This hope is being nurtured through Self-Help International's Youth Agriculture Clubs (also known as Agric Clubs), where young people are learning to grow more than just food. They are cultivating their future.

SHI's agricultural extensionists play a pivotal role in making this transformation possible. With a focus on education and practical experience, they provide young people with the skills they need to thrive in agriculture. But it's not just about growing crops—it's about entrepreneurship. Through the clubs, the youth are taught how to manage small agricultural businesses, developing essential life skills that will serve them well beyond the fields.

The Agric Clubs are more than just after-school programs—they're a lifeline for many young people who previously saw little opportunity in rural areas. The skills they are learning through Self-Help International's support are helping them break the cycle of poverty that has trapped many families for generations.

Beyond individual success stories, the long-term vision of the Agric Clubs is even more profound. As more youth embrace agriculture and entrepreneurship, rural communities are becoming more sustainable. Instead of leaving their villages to seek uncertain futures in the city, these young people are choosing to stay, investing their energy into improving the land and livelihoods around them. By planting seeds of innovation and ambition in the hearts of these young people, we are ensuring that the future of Ghana's agriculture is in capable hands.



**"In April, I took it upon myself to do lining, pegging, and planting in rows to prove to my parents that following good agronomic practices gives better yields than the traditional scattered planting, which lacks control. When we harvested in August, even though my parents planted on a larger plot, my mother admitted that my yields were greater."**

**STEPHEN NYAMEKYE**  
*Member of Kukubuso Agric Club*



**"I never thought I could make money from farming while still in school. Now, I'm growing pineapples, which will not only provide fruit for us in school but also give me the chance to sell them at the market."**

**BENJAMIN BOGENE**  
*Member of Agric Club*



## WAYS TO GIVE



1. Make a financial gift or pledge
  - Mail checks to Self-Help International  
207 20th St. NW, Suite A  
Waverly, IA 50677
  - Give online at [www.selfhelpinternational.org/donate](http://www.selfhelpinternational.org/donate) or scan the QR code
  - Leave a Legacy with a Planned Gift to Self-Help. Contact Nora at 319-352-4040 to make arrangements today. All requests for anonymity will be honored
  - Make a contribution from your Donor Advised Fund(DAF)
2. Like and follow us on Facebook, Instagram, X/Twitter, & LinkedIn
3. Spread the word with your club, church, or civic organization by inviting a representative of Self-Help to serve as a guest speaker
4. Get involved and volunteer!

Contact Kassi, Deputy Director, at 319.529.1183 or email [kassi@selfhelpinternational.org](mailto:kassi@selfhelpinternational.org) with any questions

### HOW YOU CAN MAKE A DIFFERENCE:

**\$2,500**

finances the reproduction of Quality Protein Maize seed corn to keep up with the demand for nutritious maize

**\$500**

facilitates the financing for a community to improve its water system

**\$125**

provides a start-up loan for women business owners

**\$25**

provides a one-on-one nutritional consultation for one new mom to support the healthy growth of her child

# CLIENT HIGHLIGHTS



## MEET JOSÉ

José is a farmer from the Algodonal community, just outside of Condega, Nicaragua. José first became aware of the work that Self-Help International was doing in his community through his cousin Nohelia, who is one of the community leaders. He attended the next meeting and became involved with SHI's agriculture program. José says, "I was surprised by the results I obtained. My experience with the management of the INTA Nutrader corn and the double-row technique was quite good. Now I like that planting method because in this way I can use less land."

Read more about José's story by scanning the qr code or visiting [selfhelpinternational.org/our-stories](https://selfhelpinternational.org/our-stories).



## MEET VIVIAN

Vivian is a catalyst for her community. She has been partnering with SHI for over ten years now, from the inception of the microcredit program in her community.

Vivian recently went to the hospital and met a young lady who helped her through a tough time. The way the young lady was behaving, it felt like she knew Vivian. Vivian finally asked her if they knew each other and the young lady replied, "Mum, it's me, Ahodwo. I was a member of the [SHI] teen girls club, now I'm in nursing school. I came here for my practicum. I am like this, thanks to all the advice, encouragement, the extra tuition provided and the confidence you imbued in me."

To read the full story scan the QR code or visit [selfhelpinternational.org/our-stories](https://selfhelpinternational.org/our-stories).



# MISSION AND IMPACT

Self-Help's mission is to **alleviate hunger by helping people help themselves**. We employ skilled professionals to serve rural communities in Ghana, West Africa, and Nicaragua, Central America, to improve quality of life with dignity.



## EMPOWERING WOMEN & GIRLS

Supporting girls to stay in school, and offering women financial literacy training and micro-loans to start enterprises and achieve economic self-sufficiency.



## PROMOTING CLEAN WATER, SANITATION & HYGIENE

Partnering with communities to access safe drinking water to reduce waterborne disease transmission and improve the community's overall health and wellbeing.



## FIGHTING MALNUTRITION

Offering students a protein-rich school breakfast to combat hunger, and supporting mothers and newborns in the first 1,000 days to prevent stunting.



## IMPROVING AGRICULTURE

Equipping farmers with training in improved techniques, financing to access the inputs they need when they need them, and seed fortified with micronutrients so they can better feed and nourish their families and communities.



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Jim West

\*Self-Help thanks Dr. Dale Harpstead for a lifetime of contributions to global food security, particularly in Nicaragua. May he rest in peace.



# Memorial and Honorary Gifts

April 1, 2024 - November 12, 2024

***In memory of Dale Harpstead***

by Karl and Amy Harpstead

***In honor of Mary Jane Oakland***

by Roxanne Clemens

by Betty Barton

by Steven Prater

by Bert and Diane Schou

***In memory of Penny Brown***

by Jean and Timothy Boller

***In honor of Nora Tobin***

by Mary Kay Rhodes

***In honor of Dave Lageschulte***

by Ted Waitman

***In memory of Gene Novak***

by Lois Novak

***In memory of Aunt Gracia***

by Carol Rasmussen

***In memory of Garry Bleckwenn***

by Anonymous

by Angela Bywater

by Rene Pagliai

***In memory of Judi Reese***

by Michael R. Reese

***In memory of Esther Kajewski***

by Gloria Campbell

***In memory of Vern Schield***

by Sharon J. Cunningham

***In memory of Jim Stiles***

by David Stout

***In honor of Pat Martin***

by Donna Paulsen

***In memory of Margaret S. Emmons, MD***

by Susan Emmons

***In memory of Joe Legg***

by Mary D. Hanna

***In memory of Gloria Tehven***

by Marie-Luise Elsass

by Jon Tehven

***In memory of Bob Coonradt***

by Delores Coonradt

***In honor of Maureen & Terry Tobin***

by Claudette McDonald

by Family Communications Assoc Inc

***In memory of Bill Northey***

by Rod Swoboda

***In honor of Ed & Phyl Droste***

by Edward C. Droste

***In memory of Laura & Marc Hemmes***

by William Hemmes

***In honor of Habtamu Epley's graduation***

by Richard Neal

***In honor of Nathan Epley's graduation***

by Richard Neal

***In memory of Gil Taiber***

by the Taiber Foundation



# INVITES YOU TO

2024 Lunch to  
**EMPOWER**  
GLOBAL WOMEN

**DECEMBER 4TH**  
**11:45AM-1:00PM**

Greater Des Moines Botanical Garden  
909 Robert D. Ray Dr., Des Moines

Reserve your seat today at:  
[selfhelpinternational.org/EWL](https://selfhelpinternational.org/EWL)  
Call 319.352.4040  
or scan the QR code



Sponsored by:



**“I have felt so empowered since partnering with Self-Help”**

*Mabel, small business owner and teen girls club advisor*



José, farmer in Nicaragua. See his story on page 11.

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# GIVING TUESDAY

**FIND OUT HOW YOUR  
GIFT CAN MAKE A  
GREATER IMPACT.**  
*SEE PAGE 2 FOR DETAILS*



**Alleviating hunger by helping people help themselves since 1959.**

## Self-Help International

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Cadbury Hall  
Kumasi, Ghana

**NICARAGUA**  
Quinta Lidia, frente al Km. 288 (Este)  
Carretera a Managua, San Carlos  
Río San Juan, Nicaragua

**UNITED STATES**  
207 20th St NW Suite A  
Waverly, IA 50677  
United States of America

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[information@selfhelpinternational.org](mailto:information@selfhelpinternational.org)

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