NEWS RELEASE

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HOPE International partners with Seed Effect to serve more refugees through savings group programs

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HOPE International announced today that it is partnering with Seed Effect to support and accelerate the transformational work underway by Seed Effect in Uganda.

Seed Effect began work in South Sudan in 2009 and relocated to northern Uganda after the war in South Sudan forced families from their land. Many crossed the Ugandan border seeking safe haven and settled in various refugee settlements in northern Uganda where they faced extreme poverty, loss of community, and lack of access to financial services. Since 2017, Seed Effect has formed over 1,600 groups serving over 45,000 families through a holistic ministry that mobilizes community members into savings groups and provides spiritual and business training and ongoing mentorship. By equipping South Sudanese refugees to save and lend to one another safely, Seed Effect is giving South Sudanese refugees an opportunity not only to rebuild their lives, but also to develop community where they can experience belonging, practical support, and mutual care during that restoration process.

HOPE International has been equipping churches and Christ-centered ministries around the world to form and train savings groups since 2007. Its network includes church and ministry partners who have started over 60,000 savings groups in Burundi, Rwanda, Malawi, Zambia, Zimbabwe, the Philippines, South Asia, Ukraine, Haiti, and Peru.

Savings groups bring financial services to individuals who lack safe places to save, often due to their remote location. Groups form, train together, and meet on a regular basis; the group members agree on an amount to save per month or per week. They pool their agreed-upon savings and keep it in a lockbox or bank account. Members can then apply for loans from the group’s pooled savings. This provides those living in poverty with access to valuable savings and credit services. Savings groups allow group members to grow in relationship with one another and to grow spiritually as they pray and worship together, study the Word, and share one another’s burdens.

Missy Williams, co-founder and executive director of Seed Effect, says, “Although refugees are rarely included in savings programs, Seed Effect has pioneered a Christ-centered savings program for refugees, and our data-driven approach shows it’s working. Through a partnership with HOPE International, we hope to both expand these services to serve more refugees while also shifting the response to the global refugee crisis away from short-term solutions and long-term aid towards Christ-centered, self-sustaining, and empowering tools executed by the refugees themselves. We’re
grateful for the opportunity to partner with HOPE and excited to work together to ensure more refugees gain access to the tools they need.”

Josh Meyer, senior director of HOPE’s savings group programs, says “Seed Effect is an industry leader in leveraging the strengths of savings groups in the incredibly unique context of refugee communities to bring about transformational change. HOPE International launched a savings group ministry serving women and men in the Dzaleka refugee camp in Lilongwe, Malawi earlier this year, and we are exploring similar opportunities around the network. With our strategic push into frontier underserved contexts, we are so excited to learn from and alongside Seed Effect as we launch this partnership.”

In the last decade, globally, the number of people who have been forced to flee their homes has doubled. This includes more than 26 million refugees—about half of whom are children under 18 (UNHCR). With the COVID-19 pandemic further heightening the vulnerability of people seeking refuge, this partnership offers a powerful answer to twin crises that threaten to send future generations deeper into the grip of extreme poverty.

About Seed Effect:

Seed Effect’s mission is to bring Christ-centered economic empowerment to hard places and underserved communities. Since launching a Christ-centered savings program for refugees in Uganda in 2017, Seed Effect has empowered over 45,000 members in over 1,600 savings group to save over $5 million. An independent study conducted by Elon University found that Seed Effect refugee savings group members, when compared to refugee non-members, accumulate $60 more in savings over the first year, can add meat to their diet with greater frequency, are significantly more likely to increase the number of livestock they own, and are significantly less likely to have to sell off assets to pay for education and health care. Learn more at www.seedeffect.org.

About HOPE International:

HOPE International is a network of microfinance institutions and savings group programs operating in 16 countries around the world. Its mission is to invest in the dreams of families in the world’s underserved communities while proclaiming and living the Gospel. HOPE International works to empower men and women to break the cycles of physical and spiritual poverty through discipleship, biblically based trainings, savings services and loans—and has invested in 2.3 million people so far. The HOPE International network has disbursed $1.4 billion in loans through microfinance institutions and is partnering with thousands of local churches worldwide to form and equip savings group programs. Learn more at www.hopeinternational.org.