



Redemptive Crisis Response

Principles from the book of Ruth

At HOPE, we desire to respond to crises such as the COVID-19 pandemic in a distinctly biblical and Christ-centered way. Our mission's mandate to "proclaim and live the gospel" is critical in both good and difficult times. We believe that greatest moments of need are opportunities to demonstrate greatest love. We want our response to times of crisis to be shaped by much more than self-preservation or simply matching expectations. We believe that within the desperate and real challenges of any crisis, there is also an invitation to a radical and redemptive response.

The book of Ruth paints a beautiful picture of how radical and redemptive responses to a crisis can lead from devastation to flourishing. God uses the distinct responses of Ruth, Naomi, and Boaz to restore Naomi's family from the brink of desolation, and to even place their family lineage into that of King David and Jesus!

Principles from the Book of Ruth

The Crisis:

- Severe famine strikes Israel. Elimelech, Naomi, and their two sons flee to Moab.
- Elimelech and his two sons die, leaving Naomi widowed and destitute with her two Moabite daughters-in-law.

Radical, Redemptive Responses:

- **Loyalty and sacrifice** – staying close to those in need during time of crisis, even if it hurts

- Orpah and Ruth no longer had any obligation to remain with Naomi, especially when Naomi decided to return home to Israel. Naomi implored Orpah and Ruth to remain in their homeland of Moab where they would have the greatest opportunity for a prosperous future. This was probably the most *practical* and *reasonable* decision given the circumstances. (Ruth 1:8-18)

However, Ruth chose radical loyalty and vowed to remain with Naomi, whatever the outcome: *"Where you go, I will go, and where you stay I will stay. Your people will be my people and your God my God."* – Ruth 1:16b

- Ruth sacrificed the likelihood of a much more comfortable life in Moab in order to serve and stay with Naomi. She left her father and mother and everything she'd ever known. (Ruth 1:8-18, 2:11)

"But Naomi replied, 'Return home, my daughters. Am I able to have any more sons who could become your husbands? (...) No, my daughters, my life is much too bitter for you to share, because the Lord's hand has turned against me.'" – Ruth 1:11, 13

- **Courage to go to hard places** - Engaging the challenge rather than withdrawing from it

- Ruth could have sought her own self-preservation and graciously withdrawn from the challenges facing Naomi. Instead, she willingly chose to enter into them. (Ruth 1:8-18)



"When Naomi saw that Ruth was determined to go with her, she stopped trying to persuade her (to go back to Moab)." – Ruth 1:18

- Ruth could have avoided the danger and uncertainty of approaching Boaz, instead she courageously approached him, seeking his support of her and Naomi. (*Ruth 3:5-8*)
- Boaz could have withdrawn from the needs of Naomi and Ruth respectfully by pointing out that there was a closer family redeemer than himself. Instead, he took the lead role of family redeemer, embracing the costs and responsibilities that came with it. (*Ruth 4:1-12*)

"...for he won't rest unless he resolves this today." – Ruth 3:18b

- Compassion - Motivated by love

- Ruth showed deep compassion for Naomi and her suffering. She chose to identify with and join in the burden of it, even to the point of death: *"...where you die, I will die."* (*Ruth 1:17*)
- Boaz showed great compassion for the suffering of Naomi and Ruth and was compelled by compassion to help. (*Ruth 2:8-16*)

"Boaz ordered his young men, 'Let her even gather grain among the bundles, and don't humiliate her. Pull out some stalks from the bundles for her and leave them for her to gather. Don't rebuke her.'" – Ruth 2:15-16

- Personal encounters – listening to understand needs

- Ruth listened to Naomi, knew her, and was in relationship with her. She understood her needs, and humbly collaborated with her in seeking solutions. (*Ruth 1:8-18; 2:2; 2:19-3:5, 16-18*)
- Boaz listened to Naomi and Ruth, sought to understand their situation, and responded with care. (*Ruth 2:8-14; 3:8-13*)

"Boaz answered her, 'Everything you have done for your mother-in-law since your husband's death has been fully reported to me: how you left your father and mother and the land of your birth, and how you came to a people you didn't previously know. May the Lord reward you...'" – Ruth 2:11-12a

- Agency – a dignifying role for those in need

- Ruth and Naomi were active agents throughout the story of their family being restored. They gleaned for food and were engaged in planning and collaborating with one another and with Boaz throughout. (*Ruth 2:3, 15-16*)

Generosity

- Boaz was abundantly generous to Naomi and Ruth, going above and beyond expectations, both in how he invited Ruth to glean from his fields, and in his response to his role as a family redeemer. (*Ruth 2:8-16; 3:10-13; 4:1-12*)

"She bowed with her face to the ground and said to him, 'Why are you so kind to notice me, although I am a foreigner?'" – Ruth 2:10

"Then Ruth told her everything the man had done for her. She said, 'He gave me these six measures of barley, because he said, 'Don't go back to your mother-in-law empty-handed.'" – Ruth 3:17

- It's worth noting that both Ruth and Boaz ended up receiving even greater blessings than they would have had they not been sacrificial and generous. While the expectation of a greater



ultimate return should not be a primary motivation in a radical response to crisis, we celebrate that in the Kingdom of God a branch that is pruned bears much fruit. (*Ruth 4:11-22*)

Outcome: Redemption

- God used the radical responses of Ruth, Naomi, and Boaz to redeem and restore the family of Naomi from disaster and destitution to flourishing. The community saw the clear hand of the “Restorer of life” as the Lord brought redemption to Naomi’s family (4:14-15). God had not abandoned Naomi, even in her time of crisis. The Lord redeemed her situation by using some of the most unexpected means at the time, including a poor, female foreigner. And through Ruth’s marriage to Boaz, Naomi’s kinsman redeemer, God’s redemption extends even to us, for through the line of David came the Ultimate Redeemer, the Messiah.

Application to our work at HOPE

As we’ve adapted global operations in the midst of crisis, the guiding **strategic imperatives** for the network, in order of priority, are:

1. **We will advance our mission**
2. **We will honor our clients, members, and partners**
3. **We will honor our staff**
4. **We will confront the hard truths and make the hard decisions**

Since COVID-19 first impacted operations in Asia in late 2019, HOPE has adopted a framework guiding its response including the following 3 components:

- **Care-** Ensuring the wellbeing of stakeholders is foundational. We strive to listen well to understand the situations of our stakeholders to respond and prepare for caring responses
- **Communication-** We will prioritize regular internal and external communication. We will remain in active dialogue with all stakeholders: clients & members, staff, partners, and donors to ensure that accurate and timely information is being shared. We will also prioritize prayer over the situation, seeking God’s wisdom and guidance as well as sharing stories of hope, where we see God at work.
- **Flexibility-** We will adapt our operations and priorities to address the challenges and opportunities that emerge with a focus on caring well for all stakeholders.

Industry examples of care in the midst of crisis – Microfinance Institutions

Below are several relevant examples for consideration of radical and restorative crisis responses which embody several of the above principles.

Going the distance: Offering tailored responses to clients affected by devastating floods (2010)¹

Fundacion Mundo Mujer (FFM)/Women’s World Banking (WWB) Popayan, Colombia

Following severe flooding, instead of implementing a region-wide standard loan rescheduling program, FFM Popayan provided **customized support** for each client. This strategy required

¹ Deutsche Bank, *Microfinance Customer Service: Exploring Customer Service Excellence around the world of Microfinance*

https://www.db.com/usa/docs/Microfinance_Customer_Service_Highlights_-_Deutsche_Bank.pdf



extensive effort and commitment to understanding individual client needs through personal interactions. Staff used **small boats to travel through flooded areas** to meet with clients and understand their situation. In some cases, clients were in immediate need of essential supplies, and FFM Popayan **provided water, milk, and food**. They also provided **grace periods** or **additional loans** based on the client's needs and capacity

Combating starvation through radical service in the midst of COVID²

Fundacion Paraguaya

Fundacion Paraguaya has 70,000 clients located in every city and town in the country. To respond to COVID they are **not requiring payments from March-May**. They continue to make loans including **emergency loans** for clients to buy food for their families. They are offering **refinancing without penalties** and have **daily contact** with the loan officers and clients via phone and WhatsApp.

Beyond microfinancing services, they are **distributing food and seeds** to clients to help them grow food to survive so that if government programs run out, they will continue to have food. They are also **advocating** on behalf of clients to government and assisting clients with accessing government support. The founder Martin Burt, shared, "We're gonna leave our skin on the barbed wire, but that's why we came."

Client-centric strategies to respond to natural disasters

Vision Fund Philippines and Africa, Typhoon Haiyan response (2013), and El Nino (2015)

"Many MFI pull out credit when disaster strikes. We demonstrate the love of Christ by continuing to provide financial services where others are withdrawing"

Following Typhoon Haiyan (Yolanda), Vision Fund **surveyed over 4,000** clients asking them what they needed. Based on what they learned, they implemented **grace periods** ranging from 2 weeks to 3 months. They developed **recovery loan product** in consultation with clients: Bangon Loan (lower interest rate, longer term). A critical feature of the product was that increased flexibility in loan terms allow the loan officer and client to design the loan to work for each individual client

Several Vision Fund offices also experienced El Nino-induced droughts and floods in Kenya, Malawi, and Zambia. Following the crisis, **99% of clients were affected by secondary shocks. Each client was affected by an average of 6 secondary shocks** (drought, pest, fire, bereavement, etc.). This dynamic underscored the importance of needing to adapt to each client's situation (rescheduling of loans, payment plans, etc. They gave loans to rebuild *and* establish new businesses

External evaluation of both of these response efforts revealed that recovery lending interventions accelerated the extent and speed of recovery and restoration of livelihoods. The additional lending did not lead to overindebtedness. In many cases repayment rates were above average as client recognized that the MFI had stood by them in their time of need.

² <https://www.souloffinance.com/news/when-stay-at-home-means-starve-at-home/>



Turame Community Finance, Burundi – Bujumbura central market destroyed by fire (2013)

A Burundian entrepreneur's experience through crisis *"I lost everything. I only had what was in my pocket." - Eric Niyongabo*

When a devastating fire in 2013 overtook Bujumbura's central market—the economic heart of Burundi—over 100 of Turame Community Finance's entrepreneurs lost their businesses and their livelihoods as market vendors. In response, Turame, HOPE International's local MFI, provided loans for them to jump-start their businesses. In reflecting on the crisis, Eric shared, "I have learned compassion from Turame."

Today, Eric has not only rebuilt his business, but he and his wife opened their home to two family members, paying for material needs like their schooling fees.

Industry examples of care in the midst of crisis – Savings Group Programs

Standing with families whose homes collapsed during Cyclone Idai (2019)

HOPE Zimbabwe and the Anglican Diocese of Masvingo

When cyclone Idai hit Zimbabwe in 2019, several congregants and community members of HOPE Zimbabwe's brand new partner (at the time) the Anglican Diocese of Masvingo lost their homes. *One of the families tragically lost their 5 year old son when their hut collapsed.* As an organization working in development rather than relief, and as the partner was one with whom they had just begun working and had no agreements for such a crisis, HOPE Zimbabwe had no obligation to intervene in this situation.

However, they chose to stand with this partner and equip them to respond to their community in their time of grieving and need. A total of \$7000 USD was provided to empower the families to rebuild their homes and to introduce the entire community to the new savings group ministry being implemented in their region. The community was moved by the compassion and generosity, and was thus even more receptive to the savings model, as they saw how it would equip them to have emergency savings for such disasters in the future.

A family restored by radical grace and generosity

HOPE Burundi and the Fraternite Evangelique du Christ au Burundi (FECABU)

Mary and her husband were very poor. They were in constant conflict over their extreme poverty. Eventually, *Mary's husband decided to leave her alone with their children and went to another region to live with another woman.* Alone and destitute, Mary was encouraged by a friend to join a savings group. Little by little, she started to save money, access loans, and even started a small business. Over time, she was able to provide for her children and even buy a small plot of land and build a small house.

One morning, Mary was shocked to find her husband at her door. He explained that his life was not going well, that he was still struggling and even starving. He had heard about the transformation in Mary's life. He said, *"Please forgive me. I don't deserve to be your husband anymore.* But if you could find any small work, so I won't be starving anymore." Mary was confused and conflicted, but she remembered what she had learned in her savings group about love, compassion and forgiveness. She said, *"No, you are not my worker. You are my husband and the father of my kids."* She welcomed him in, showed him grace, and as a result their marriage and family have been restored.



Shocking a community by standing with the afflicted in their time of crisis

Savings group in Northern Burundi

It was only a few days before the planting season when Elizabeth suddenly fell sick and was admitted to the hospital. Not only was she very sick, but she was also going to be unable to plant and cultivate her fields, meaning *she would be unable to produce a harvest and feed her family*. In addition, Elizabeth knew she would face many hospital bills when she was released from the hospital. She was truly in a time of crisis.

One day, the members of her savings group went to her field with their hoes and farming tools and prepared all of her fields for her. *The whole community was amazed – they had never seen friends, not family, cultivating the fields of another*. When Elizabeth was finally released from the hospital, she found her fields cultivated and planted so she could harvest with the others when the time came. Not only did her group help her with her fields, but they also helped her pay her hospital bills as well.