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Please Pray

- That the SAMT will continue to implement the lessons we learned from the spiritual retreat.
- That we continue to attract people to the Kingdom of God by what we do and how we help people so that they see the love of God from our work.
- For staff to be diligent and available at all times to the partners and communities we serve.

Mobilizing Local Resources for Community Transformation

Last week CRWRC's Southern Africa Ministry Team (SAMT) held a spiritual retreat. It was a time of spiritual rejuvenation and feeling close to God in a more tangible way. Indeed, our spiritual journeys are more than feelings—they are rooted in what God has written and promised in His infallible Word. I was recharged anew as I left our time of refreshment last week.

As part of the retreat schedule, we visited Chipoka, one of the communities where CRWRC works in the lakeshore area of Malawi. Chipoka is one of two communities that has started a village saving and loan initiative. The Kazibwe Women's Group has 22 female and two male members. Out this number, 80 percent are Muslims—and yet there is a very strong working relationship between the church and other Christians in the community.

The initiative has two major components:

The first is a social fund. At every meeting, group members are called by name to deposit their contribution. Each member comes to the front of the room, dancing and joyfully making their deposit. The fund is used to meet the member's needs, such as funerals, weddings and the like. The fund also helps create a bond within the group and encourages the



Kazibwe women's group in Chipoka.

members to live together peacefully. The members are thankful to be able to support each other this way.

The second initiative is a share fund. With this fund, members can buy shares based on their financial ability and then take loans from the fund to engage in all kinds of activities. Most of these are business initiatives that create additional income, but others use their loans to buy important items for their homes.

It is impressive to see how organized this group is, and how their initiatives promote the accountability and transparency that are essential values for the function and cohesion of the group. Many of the members express hope for a good outcome from their investments. Because they are

borrowing their own money, they are able to provide good management for the fund's oversight. Their ownership of the fund is much clearer than if CRWRC had provided "seed money" to get it started.

The opportunity for Muslims and Christians to work together has given group members a deeper understanding of Christianity and Christian faith. In this same region, some Muslims have publicly confessed Jesus and accepted Him as Lord.