



# Letter from Mwanza, Tanzania



*"Do not be conformed to this world but be transformed by the renewal of your mind" Rom 12:2*

Greetings,

I love a good mystery. It could be a mystery novel or something I see in the world around me. Like the way ice frosts-up on a car window in those strange patterns or the way nuthatches go headfirst down the tree. Not *up the tree*, oh no, it's *down the tree* in the nuthatch world.

I also enjoy the mystery that occurs throughout the process of community development. People are volunteering, giving of their energy, taking on responsibilities and serving on committees. I remember that my one of my Uncles served on a Volunteer Fire Department. My Mom was a member of a group called the Junior Welfare League. And my Grandma was once a member of the Women's Literary Guild. People like to be involved with an organization to learn more, to become part of their community, or perhaps because they want to see changes and make things better. The people of Sukuma Saccos (*Savings and Credit Cooperative Society*) near Magu, Tanzania feel pretty much the exact same way. This, in brief, is their story of change for the better.

Just over two years ago 23 men and women in villages with names like Lumeji, Iseni, Mwabasabi, Mwabashora and Mwabalaturu started meeting every Friday for a few hours to learn about how to start a savings and credit organization themselves. Their dream was a safe and secure place to save and borrow money. For the next nine months those 23 people made weekly deposits and slowly saw that amount grow. Also, they attracted some new members into the organization. Finally, in December 2004 they formally organized themselves and gave out their first loans. Bankurwa William, the woman pictured here, was one of the first three people to take a loan from the group. She borrowed TShillings 50,000, which at the time was about \$48.00. She was eligible for a loan because she had saved a total of TSh. 110,000, or about \$105.00.



Recently, I asked Bankurwa about the Sukuma journey as a savings and credit group. She told me how, in her opinion, it was much better to work with your neighbors and keep the money "running around the community, rather than sending it out to a bank. My neighbors borrow from me," commented Bankurwa, "that means we have to talk, and communicate, and to do that we need to have peace between everyone. We need to get along. That's a blessing from God." At last count there were 72 members in the Sukuma Saccos meeting every Friday afternoon. They have a total savings of just over \$4,000.

I am not going to tell you that the whole story about Bankurwa is a nice easy piece about complete and total transformation. In fact, it is difficult to understand. To support her family she used her loan to open

a kiosk for brewing and selling local beer as a money maker. Not exactly what we would consider a Kingdom-building activity. However, what she did with her income *was* good: she put a tin roof on her house and sent her two children to secondary school (junior high). That's good! Selling beer? Not really. I bring this up to let you know that the reality on the ground is hardly ever simple. On the one hand someone like Bankurwa is a tireless and dedicated pursuer of sound development practices in her community. At the same time she runs a local beer stand that takes coins from the pockets of men who should be spending that money on their families and homes. Obviously our work of transformation in communities is never really completed; they are, like us, *transforming* rather than transformed.

Back to the Sukuma Saccos story.....people in other nearby villages soon began to hear about the Sukuma Saccos. They asked Sukuma leaders to tell their story and share their experiences. Since then the 62 people mentored by the Sukuma Saccos leadership have set up Balimi Saccos (*pictured here*) and Ng'haya Saccos in their own villages. And, like Sukuma Saccos, they meet once a week, make savings and learn about working together. The big point about transforming communities here is that the members of Balimi and Ng'haya went to other Tanzanians, other poor, rural Tanzanians and said, "How did you do this? Can you tell us how you did this?"



The take-away piece is that they didn't seek CRWRC or even the local partner first; instead they went to the source of change and asked for help. Their focus was on people, just like themselves, who made a change happen in their community. The move from seeing "outsiders" as the key, to "insiders" as the key is a great step in right direction. Everyone comes away from this exchange with more energy and realization that, "We can do this!" And that will undue the fatalistic – "nothing will ever change here" – attitude faster than anything that you or I could bring to them in our hands. They felt that change in their heart. And it was real.

*from Mwanza, Steve*

*Thank God that we have had good rains and that everyone has been able to plant their crops.*

*Pray that the local community leaders who are chosen would be dedicated to community service and that those leaders would be committed to changing where they live.*

*Pray also for our family. Gerrit is finishing First Grade next month and we are thankful for his very good first year.*

*Steve Michmerhuizen has worked for CRWRC since 2000. He is the proud father of three boys and has been married to Jan for nine years. When you show up at his door in Mwanza, he will gladly arrange a visit to Sukuma, Balimi, and Ng'haya Saccos so that you yourself can greet the members in person. It'll be his pleasure to show you around. He can be contacted at [crwrcmwanza@spidersat.net](mailto:crwrcmwanza@spidersat.net) or PO Box 2960, Mwanza, Tanzania.*

*Thank you for supporting the work of CRWRC in Tanzania. Also please visit [www.crwrc.org](http://www.crwrc.org) for the news and updates.*