



Service Project

Woman-to-Woman Worldwide 2011

Microcredit and Income-Generating Projects

For the countries of:

Democratic Republic of Congo and Republic of Congo

In September 2011, twelve women from the U.S. traveled to the Democratic Republic of Congo and the Republic of Congo as a part of Woman-to-Woman Worldwide. The group was led by Sheila Spencer of the Office of Disciples Women and Sandra Gourdet, Global Ministries Area Executive for Africa. Each country has its own unique history but they share similar realities today. Life is difficult for most people in both Congos and women bear particularly heavy burdens in society with little voice but much responsibility.

The Service Project for the Woman-to-Woman Worldwide Journey to Congo is a combination of opportunities for the women of the Disciples churches in both countries. The churches in the Democratic Republic of Congo have begun establishing Microcredit and Savings groups in communities throughout the Disciples regions. These groups provide women with a means to start a business or to invest and save for their families' futures. In the Republic of Congo, a group Income-Generating project making soap to be sold for profit is a successful model that other Disciples congregations in this country would like to replicate.

Microcredit in the Democratic Republic of Congo

The Community of Disciples of Christ in Congo (CDCC) in what today is the Democratic Republic of Congo (DRC) was founded in 1889. The church has been affiliated with the Christian Church (Disciples of Christ) in the United States since its inception. The church functions with 22 ecclesial regions located in the Equator, Bandundu, East Congo, Lower Congo and Kinshasa regions. The communities where the congregations are located are confronted with many socio-economic problems.

The formation of Microcredit and Savings Projects among the women of the CDCC is a source of hope in an otherwise dim existence. The projects allow people to live in "dignified poverty" rather than hopeless destitution. The CDCC microcredit project offers two ways to affect change. The first is through offering loans to people in the community so that they can start a business or make a needed investment. These loans are then paid back with interest. The interest then becomes income to women who have invested with the group and is the second way that the project helps people financially. As individuals demonstrate their ability to repay the loans and interest, they are able to borrow again and subsequent loans may be larger because they have proven themselves trustworthy.

Women who have money to invest buy "shares" of the project and interest paid on loans is distributed amongst women who have invested according to the number of shares they have. Women who have initially borrowed funds may choose to buy shares once they have money to save from the profits of their investment but this is not a requirement for the loans. Funds are held for periods of six months and then distributed with interest. Women may choose to reinvest for another six months or may use funds otherwise.

The group is governed by women who hold shares with any funds being locked in a box with three locks. The funds cannot be accessed without the consent of the women who keeps the box and each of three women who have a key to each of the three locks. Loan decisions are made by the shareholders.

The Community of Disciples of Christ in Congo is seeking start-up funds to expand the network of microcredit and savings projects to involve more women in locations where groups have already started and to begin groups in the more remote communities. Funds would be used to grant initial loans.



Soap-Making in the Republic of Congo

The Eglise des Disciples du Christ au Congo (EDCC), Church of the Disciples of Christ of the Congo of the Republic of Congo (RC) is a relatively young church founded in 1995 as a mission of the Community of the Disciples of Christ of the Congo (CDCC) of the Democratic Republic of Congo (DRC). Over 100 years ago, U.S. missionaries founded the CDCC in what today is the Democratic Republic of Congo (DRC). Global Ministries helped fund a DRC Congolese missionary from the CDCC to the in-formation EDCC from 1995 to 2003 at which point the EDCC became autonomous. Global Ministries gladly continues to work in partnership with the EDCC.



The Republic of the Congo suffered through a war in 1997. Economically, the country seems to have somewhat recovered from that tragedy. The economy seems as strong now as it was before the fighting. Socially, the country is still divided along ethnic and linguistic lines, primarily divided among three major groups. This social division continues to cause problems. Many people are searching for religion after many years when religion was not encouraged. The churches are growing and the EDCC is working to establish themselves among the Lingala-speaking population of the Republic of Congo.

The EDCC in the capital city of Brazzaville has found that many women church members did not attend school and now live in severe poverty without any source of income. There also are many widows with complete responsibility for their children. To address this need, EDCC has a Women's Soap Making project that provides a small income for those involved. The project has been successful and other women would like to get involved in the soap making project. The women at EDCC churches outside of Brazzaville would like the opportunity to learn to make soap and to have access to the materials to create their own business. The women in Brazzaville are also seeking a marketplace to sell more soap and involve more women.



It takes at least three people to make soap in order to time the preparation of all the parts. The group meets usually twice a week, sometimes more depending on how well the soap is selling. The soap is sold to friends, neighbors, and other church members. Soap is also sold to people in the interior of the country when the head of the EDCC Women's Department travels away from Brazzaville. People like the soap because it is hard and foams easily, making it ideal for housework.

Training new groups would consist of two weeks of training focused on both theory and practical information. During the first week, students are taught the basic notions of soap preparation. The second week is more practical, allowing the students to handle the soap and learn about the basic ingredients of the soap. Finally, the students prepare the soap and cut it.

Gifts made to this project will be used for expansion of the project. Funds will be used for additional start-up materials and molds for new groups. The original group in Brazzaville would also like to purchase a small piece of land and build a small building to store their materials.

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