



Missions Fest Lancaster

Update

We are looking forward to the 2011 Mission Aviation Fair (August 19-21) which will be held at the Smoketown Airport in Smoketown, PA. We anticipate a wonderful time as families experience the joy and challenge of mission aviation. Activities will include airplane and helicopter rides, special speakers, aviation-related exhibits, and an exciting children's program. Plenty of good food and free parking will be available as well! The Lord has used mission aviation most effectively to reach out to those in the "regions beyond", and we are excited to share this good news with all who come out for the fair. MFL is diligently working to make this fair a special annual event in Lancaster County.

We have already begun serious planning for the 2012 Missions Fest Lancaster Conference. Please pray for us as we make deci-

sions as to where the conference will be held this year. We anticipate as many as a hundred mission agency exhibitors and dozens of seminars and workshops. If you or your agency are interested, please contact our office for more information. We would love to have you share your ministry with those in attendance.

Consider the activities listed in this article as an opportunity to become involved in Missions Fest Lancaster. Whether you decide to **become an exhibitor** at one or both of these events, **participate as a volunteer**, or simply **stop by to enjoy the event**, we trust it will be an uplifting experience. We strive to honor God in all that we do, and we pray that He will direct you to His calling for your involvement in this ministry.

Save the Dates!

WMA & MFL Upcoming Events

WORLD MISSION ASSOCIATES Annual Promotional Banquet

Date: Friday, September 23, 2010

Time: 6:00 PM—9:00 PM

Venue: Four Seasons Banquet Facility, Landisville

Speaker: Chuck Walton, Wycliffe Bible Translators

Cost: A free-will offering will be taken.

More details will be available soon! Complimentary tickets will be available in August. Contact the World Mission Resource Center with your ticket order at (717) 299-1427 or wmausa@wmausa.org.

MISSIONS FEST LANCASTER Upcoming Events

Smoketown Aviation Fair 2011
August 19-21, 2011

Missions Fest Lancaster Annual Conference
February 2012

Watch the MFL website for
more information coming soon!
www.missionsfestlancaster.org

LANCASTER MISSIONARY FELLOWSHIP 3rd Friday of each month 12:00pm-1:30pm

- **June, July, August:** Summer Break
- **September 16:** Don Toland (Translator, Wycliffe Bible Translators)
- **October 21:** Glenn Schwartz (Executive Director, World Mission Associates)
- **November 18:** To be arranged

If you are interested in attending our next Lancaster Missionary Fellowship, please **RSVP** by calling our office or sending us an e-mail. All luncheons are held at the World Mission Resource Center on Eden Road.

Also, please let us know if you wish to be added to either the e-mail or "snail" mail LMF reminders list! We will send you a monthly invitation detailing each monthly meeting.

Contact Information:
(717) 299-1427
wmausa@wmausa.org



PERSPECTIVES

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May/June 2011

Resources May be Closer than You Think

Glenn J. Schwartz



Glenn Schwartz

An ancient Shakespeare play has a line which says, "But, where is the money?" As you will see from what follows, I believe the resources to help those in need are often closer to the need than we often think. One of those nearby resources is something which is being called Savings and Credit Associations (SCAs) or Village Savings and Loan Associations (VSLAs).

Many people are convinced that micro-loan projects are a quick and efficient way to help people out of poverty. But micro-enterprise projects are often launched with a significant amount of outside funding provided by the micro-lending institution. Admittedly, some of these have had significant success, while others have not done well for a variety of reasons. One of the main problems is the perception that the funds being borrowed come from somewhere far away; and if they are not repaid, there are probably more funds where those came from. I learned in Uganda recently about a micro-finance project that went out of business for exactly that reason. People borrowed "someone else's" money and felt little or no obligation to repay it. Thankfully, that failed micro-loan program was replaced by what they call a "village savings and loan association" which now has a record of near one hundred percent repayment.

Several years ago a group of college students formed a community development club on an American campus and decided to launch a project in Zambia. The villages to which they went are about as rural as they get in Zambia. The homes are traditional houses without the conveniences of those who live in urban areas. The people are subsistence farmers depending on good rains and healthy crops for their food and income.

For three weeks the college students taught basic information about how a savings and credit association works. At the close of the three weeks of training they asked if any of the villagers would like to invest their own funds to begin a lending project. To their amazement, the villagers contributed 3.2 million Zambian kwacha - equal to about US\$650 at that time. During the first year of operation they contributed more of their own funds bringing the total to US\$1,700. With interest earned, the amount soon rose to the equivalent of US\$2,300 in Zambian Kwacha. Everything in the fund was from the villagers' own resources; participants in the association began borrowing their own funds to generate small businesses.

Several things happened that are worth noting. **First**, after a few weeks the college students left and went back to their studies in North America. Hence,

there was no long-term dependency on outsiders. **Second**, other villagers in the surrounding area approached the association and asked if they could "join". Members of the association told them that they could not join, but encouraged them to form their own association in their own villages. Of course, those inquiring said they did not know how to organize an association. Thankfully that is not the end of the story. Members of the existing association agreed to go to those other villages and teach people how to form their own association. This resulted in reproducing the concept - without the presence of the college students to do the teaching. This all points to the impor-

The perception is that... "if the funds being borrowed come from somewhere far away; and if they are not repaid, there are probably more funds where those came from..."

tance of culturally appropriate sustainability and multiplication.

It should be noted that this example from Zambia is not the only place where savings and credit associations are functioning and flourishing. In Rwanda there are eight thou-



(Continued from page 1)

sand participants in one SCA network, demonstrating remarkable results. What lessons can be learned from this experience?

First, it explodes the myth that those who are poor cannot save any money, or- if they do - they cannot manage their savings. **Second**, training - when done appropriately - is reproducible. **Third**, the best solution is not merely one person giving something to another, but a community helping its members to do things together.... *A cord of three strands is not easily broken* (Ecclesiastes 4:12). **Fourth**, the savings-led approach has a built-in advantage over the credit-led approach because it mobilizes local resources and therefore is under the watchful eye of the participants. **Fifth**, the feeling that results from doing things with **the villagers' own resources** enhances personal dignity.

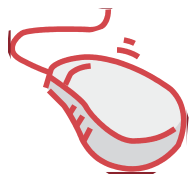
In conclusion, it bears repeating that the goal of efforts such as these is not simply economic development. The primary goal is spiritual transformation (godly people practicing God's laws). Consider the following additional benefits: **physical** transformation (better health and improved diet); **financial** transformation (improved income and more wholesome spending); **social** transformation (improved relationships within the community); **leadership development** (learning how to help others through teaching the principles the villagers themselves learned. It goes without saying that mobilizing local resources – even when they seem to be meager – is healthier in the long run than developing a long-term dependency on outside resources. It may not be the quickest way toward economic development, but it is definitely the most sustainable in the long term. It is regrettable that many good opportunities have been lost because of our assumption that the poor cannot help themselves.

As I have said many times in various places, if people will not survive without outside assistance, someone must help. But I also believe that resources closest to the point of need are often the most appropriate response to the problem. Otherwise, those who are nearby and could help are deprived of the privilege of doing so.

* This article will appear in an upcoming issue of Mission Frontiers Magazine.

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COMING SOON...



Keep an eye out for our **NEW** website!!!

Including...

- Interactive web **tools**, including **blogs**
- **Videos** on unhealthy dependency
- User-friendly layout & design

Update from Jean Johnson

WMA Senior Consultant



The place where the prophets met with Elisha was too small, so they went to the Jordon to cut down trees to build a place for them to live. One man was cutting down a tree and yelled, "Oh, my Lord!" The iron axe head had fallen into the water. The man was concerned because he had borrowed the axe. Elisha cut a stick and threw it into the water where the axe head was sinking, causing the axe head to float. The man then quickly retrieved the axe head (2 Kings 6:1-7).

I wish I could tell you that bringing awareness to unhealthy dependency in missions is as easy as that. There is a human tendency to link the reality of unhealthy dependency with justification, fear and misunderstanding. Pray that God would give those of us serving with WMA the ability to make the issue of unhealthy dependency float. The consequences of unhealthy dependency are far too substantial to look the other way. David Garrison once said, "One of the surest ways to cripple a Church Planting Movement is to link church production to foreign resources." A church planting movement, when done the right way", is simply "disciples making disciples" - and hopefully with local resources.

Where in the World Is Glenn Schwartz?



- **June 9-12**
Christian Connections for International Health, Washington D.C.— Plenary and Seminar Speaker
- **August 19-21**
Mission Aviation Fair, Lancaster, PA
- **October 23**
Rockville Mennonite Church, Honey Brook, PA
- **November 10-13**
Global Health Missions Conference, Louisville, KY
- **November 13-19**
Global Self-Reliance Network, East Africa

Pray for traveling mercies, health, and stamina. Also, thank God for the many positive responses we get for our efforts to promote local sustainability.



The WMRC Welcomes New Agencies

As of May 1st, the World Mission Resource Center welcomed into our offices two new Christian agencies: Laura Moore & Associates and IMMERGE.

Dr. Laura Moore, better known to her friends and clients as "Dr. Josie", is a certified school psychologist as well as a nationally certified and licensed clinical counselor with twenty years experience. She has also pursued leadership training and development in both the corporate and educational sectors, using her skills to help individuals and groups improve their abilities as successful communicators. She has also done missionary counseling. Dr. Josie's friendly manner is a great addition to our office family.

IMMERGE describes itself as "an apprenticeship which exists to equip and mentor people sent out by the Body of Christ for effective team ministry among the world's unreached". Their apprentices blend personal involvement with unreached people locally, mentoring by experienced field workers, and training modules based on mission concepts. IMMERGE trainees serve in various parts of the world, and we are honored to have them join us in the resource center.

In addition to these two organizations, the World Mission Resource Center serves World Mission Associates, Missions Fest Lancaster, Leadership Resources International and PATH. "Synergy" is a good word to describe what happens at the resource center, as we share our strengths and learn from each other.....

Russia Travel and Beyond

Glenn Schwartz



Dr. Negrov, translating for Glenn in Moscow

From April 24-29, I had the privilege to re-connect with Dr. Alexander Negrov, President of St. Petersburg Christian University in Russia. Dr. Negrov is informally related to World Missions Associates as part of our Global Self-Reliance Network. I was hosted by the university as I interacted with students as well as church and mission leaders, both in St. Petersburg and in Moscow. My main purpose in being in Russia at this time was to be present for the launch of the Russian translation of my book *When Charity Destroys Dignity*. Dr. Negrov oversaw this translation and added Russian anecdotes where appropriate.

It was a real privilege to interact with Russian pastors in both locations. The large conference in Moscow brought together about 1,000 participants. Many of them are working against great odds in the aftermath of a Communist society which taught people not to think for themselves. I consider it a great honor to know that my book will encourage pastors who are living in the far reaches of this vast country. Seven hundred copies of the book were distributed at this conference.



Front and Back Cover of Glenn's book in Russian



Seminar Participants at Baptist Seminary in Moscow

Also on this journey, I had consultations in England and travelled to Switzerland to discuss the possibility of translating my book into French. [A German translation is in the beginning stages as well.] With all these enriching experiences, I thank God for the privilege that WMA has as we serve in other parts of the world.