



## Letter from the Executive Director

Elizabeth Bara

Zimbabwe is a nation in crisis. Currently, it is difficult to say whether the economy or the AIDS pandemic pose a greater risk. Inflation is over 1200%, and growing every day, leaving families unable to meet even their most basic needs. At the same time, the deadly HIV virus continues to spread at an alarming rate. One out of every five people is living with HIV/AIDS and 1,100,000 children are orphaned because of the virus.

*In the face of overwhelming needs, there is hope.*

ASAP continues to work with a highly effective staff of locals to bring sustainable change to the region. Each of ASAP's projects supplies knowledge that encourages individuals to learn how to meet their own needs. Through a series of successful programs, ASAP is helping communities to generate personal income, strengthen rural education, better care for the sick, provide more nutritious food for their families, and improve agricultural practices.

ASAP remains an innovator, always searching for new solutions to persistent problems. In the next year, ASAP will partner with both the Catholic Relief Services to address the needs of out of school youth and with CARE to implement a pilot urban savings club project similar to ASAP's highly successful rural savings club project.

Certainly, there is still much to do, but we are making huge strides by giving those living in desperate situations the skills they need to improve their own lives. In the process, ASAP doesn't just provide assistance; we restore dignity.

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## New Website and Blog!

Stephanie Marienau

ASAP is proud to announce that our completely redesigned website is up! Not only does the site look very different, but we think you'll find that it is much easier to use and more informative than the previous version of our site. Next time you visit the site, be sure to check out our newly launched blog, which serves as an online journal for ASAP's staff in the United States and Zimbabwe.

With streaming video, interactive photo galleries, in-depth project information, and the new blog, the site has become a place you will want to bookmark and visit again and again.

Visit us now at <http://www.asapafrika.org!>



## Cluster Innovations

### Causemore Samanga

*During this difficult time in southern Africa, participants in ASAP's Kufusa Mari savings club program have developed some creative ideas to help their communities cope.*

One cluster facilitator encouraged her group to look for new solutions by introducing *Rodzai Pfungwa* or "sharpen your minds", where members suggest ideas to help the cluster during this tough time. The members vote for the best idea.

Though all of the members in the Fombe cluster were facing financial challenges because of a severe drought, the first idea they chose focused on helping others. They decided that any money left after the last field day should be used to buy material for the cluster uniform project, which supplies overburdened schools in the area.

The Ziwa cluster also came together to develop an innovative idea, though it deals with more grim circumstances. In Zimbabwe, funeral costs have shot up with inflation, making a death in the family an emotional and financial tragedy. To meet this need, the cluster has set aside a sum of money, which they store in household assets like eating utensils and cookware to avoid loss through inflation and to generate income as community members may rent the items for a fee. Then, if there is a death among the members, the assets are used to cover the funeral costs and keep the family on their feet.

These examples are only two of the many ways that Kufusa Mari clusters are working together to improve their lives and their communities. The savings club participants take the training they receive from ASAP, blend it with their own innovation and drive, and develop wonderfully successful concepts that provide much needed hope during this difficult time.

## Everlasting Hope

a poem by Field Officer Lovemore Manjoro

Life is not easy,  
It is a battlefield for the brave.  
It takes courage, determination, and hope.  
For the absence of courage is fear and cowardice.

I have seen and heard enough,  
And endured the pain of poverty,  
Trying to break the chains of stress,  
Depression, and frustration.  
Poverty was the handcuff of my brains,  
When bankruptcy was the order of the day.  
I thought I would never lose hope.  
I am a dreamer who never doubts  
The fruits of sweat.

Hope remains the bread of soul,  
The vision of my mind.  
Through hope, my patience has been rejuvenated.

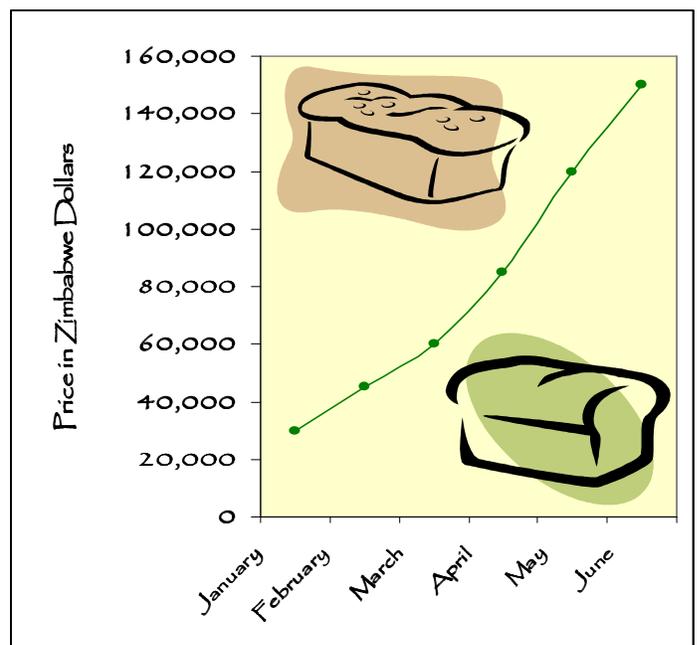
My past problems have become  
Water under the bridge.  
No more tears of sorrow,  
But tears of joy,  
And hope has been restored in me forever.

I am a strong believer  
That there is always light  
At the end of the tunnel.

## Our Daily Bread

Regai Tsunga

Here's how the price of bread has changed over the last 6 months in Zimbabwe's inflationary economy.



To hear Regai Tsunga, Program Manager, comment on how the price increases are affecting families in Zimbabwe, visit our blog at

<http://www.asapafrika.org/blog.html>

## Savings Club Success Story

Joseph Miti, Kufusa Mari Project Manager

Mai Gladys wept hysterically as the other club members tried to comfort her with assurances that many of her problems would soon be over if she continued with the savings activities, which ASAP had just introduced in their village. "I don't know how my stepmother will accept my explanation when I get home in the evening. She might think that I have stolen all this money from the club members."

Mai Gladys was born in 1980, in a family of 4 boys and 1 girl. Her family failed to send their children to school beyond the forth-primary grade because of financial constrains. Three years after leaving school, she married Moses who was 19 years old. They had 3 children in 5 years and life became difficult, as the young family couldn't meet their basic needs. Moses left for the Capital city, Harare, where he couldn't get formal employment because of his low academic qualifications. He undertook some low-paying jobs just to get enough money to buy food. He lived in destitution, unable even to raise enough money for bus fare home.

Meanwhile Mai Gladys continued to struggle back home to meet her family's basic needs. One afternoon Gladys came home to tell her mother of a Rural Savings Club Program that was to be started in their village. After attending all 5 training sessions conducted by the ASAP Field Officer, Mai Gladys joined one of the savings clubs made up of 6 women. They agreed to raise \$600,000.00 as their first savings, which was loaned to Mai Gladys. She decided to buy some soap, candles, salt, dried fish and sugar from a local shop for resale in their village where there was a great demand for these commodities. Within two-days all her goods were sold out. Since she could not count her cash properly, Mai Gladys decided to put her money into an empty fertilizer bag for safekeeping. Two days later she went to the shop to buy more of the same goods for resale in the village. In three days all her goods had been bought and this motivated her to repeat the same activity again for a third, forth and fifth time before the end of the month when she was supposed to pay back the \$600,000.00 loan plus a 20% interest of \$120,000.00.

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*Rumbidzai Chikodzo cradles her infant son, Elton Anesu, at a Kufusa Mari graduation celebration. Like Mai Gladys, she is also a successful participant in the project whose husband praises her ability to provide for household needs like food and clothing.*

## Hidden Talents Causemore Samanga



The Kufusa Mari Rural Savings Club demonstrations and graduation sessions are a platform where the rural women show their diverse talents. They organize themselves best when there is no male to direct them and are very good at entertainment. Over the past three years I have enjoyed the demonstrations immensely! I have seen women as young as 5 years old writing and memorizing poems better than the well-known and published poets do. They also compose songs within only a few minutes. At these gatherings, women also display their achievements and knowledge of English, Eastern border vernacular languages, and Portuguese. It's a fun time with these women, when you can see some incredible entertainment and enjoy true African hospitality.

*Savings Club Success Story*  
continued from page 3

On the savings day Mai Gladys took her half full 'money' bag to the cluster center where her cluster met. Mai Gladys' club conducted their savings as the Field Officer had trained them. When it was time for Mai Gladys to pay back the loan all the club members helped her count the \$600,000.00 loan including a 20% interest of \$120,000.00 totaling \$720,000.00. The club chairperson asked if there were any members who were now prepared to take a turn in borrowing the \$1,320,000.00 mobilized through member savings and the loan repayment made by Mai Gladys. To everyone's surprise Mai Gladys stood up and said, "There is still some group money in the bag that you have not counted. I can't take it home again! Will you please add it to the group fund?" The club treasurer indicated that it was her profit. Mai Gladys refused to take the money insisting that she had nowhere to keep it. After several attempts to convince her that it was actually her money without success, the group resolved to disband the savings session and wait for the Field Officer who was coming the following day to monitor how they had conducted the savings.

On his arrival to the village the Field Officer met with Mai Gladys' club to see what the problem was. Mai Gladys again indicated that there were still some group funds left in her bag, which should be borrowed by the other club members. The field officer explained that it was her profit but to his surprise she refused to take the money. After a lengthy explanation Mai Gladys appeared to have understood. The club counted the money that had been left in the bag and discovered that she had made a profit of \$8,000,500.00, an amount no one in the village had ever raised in one month. Realizing that she had become an instant millionaire, Mai Gladys started to weep. She was afraid of taking the money home, because she didn't know how her stepmother and stepfather would think she had gotten the money.

The Field Officer assured her that he would explain how she had benefited from the project to her stepparents, which he did. The officer then discovered that Mai Gladys was leading a

miserable life without any proper accommodation for her family. The club suggested that she should take \$7,000,000.00 from her profits and start buying some building materials for a small four roomed house. The

*"Realizing that she had become an instant millionaire, Mai Gladys started to weep.*

other \$1,500,000.00 was for Mai Gladys to continue with the buying and selling activities. A local builder who had also joined the Savings Club Project offered a low cost building contract. In three months he had already completed the substructure of the house. All the payments for the work done were made using the profits from the \$1,500,000.00 she

had invested in the income generating activity. In the next two months the builder completed roofing the house.

Mai Gladys had also been able to pay the school fees for her two children. Enough cash was left for school uniforms and new trousers for her youngest boy. An ASAP Rural Savings Club field day was held three months later and Mai Gladys was one of the speakers to give her testimony about how the project had changed her life. The whole community resolved to host a Christmas party as a way of officially opening the house in December 2005.

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**Mission**

To cultivate self-reliance  
in Southern Africa

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*We're on the Web!*

*Visit us at:*

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