

## Rwandan Communities Transformed through Micro-finance

A group of 15 women gather together on a monthly-basis to pay their loans and fellowship. Their monthly meetings include prayer, Bible study, discussion, and addressing issues like trauma healing. This group started in February of 2007 with 7 women, and it now consists of 15. It is made up of widows, survivors of genocide, and HIV/AIDS victims.

Through the funds donated to ALARM by friends and partners, these women have been trained in starting a micro-business. After receiving training, the women are given a small loan to set up individual businesses or aid in boosting their current business such as retail shops, basket making, cloth dying, and food stores. When a woman repays her loan, she is advanced another loan at a higher amount.



In conjunction with their business, the women give back to the community by visiting local hospitals and helping young mothers. They bring food, help pay hospital bills, provide the new mothers with basic things such as soap and clothes for their young children and share the Word of God with them.

Most of the women have very heartfelt testimonies, which are full of trauma. Nevertheless, the women have a very positive attitude towards life.

*One woman says, “I was orphaned at an early age and abandoned by my relatives to fend for myself. I got married at a very early age to escape poverty, but that did not work out. I have struggled for many years and am now HIV positive. An ALARM loan was advanced to me, and has helped me to generate an income to sustain myself. I have also found a family in the group. Whenever I attend the Bible study and prayer meeting I am encouraged. Before I could never share my story without shedding tears but now a-days I do. ALARM has changed my life and given me hope. I now have a business and a family through ALARM. I would encourage any woman who has no hope in life that there is hope if you trust in the Lord, and he will give you a family.”*

This is the heart of ALARM at work. Lives are being changed, and communities transformed through meeting physical and spiritual needs. The gift of providing women with capital to do their business has changed their lives as individuals, families and even the communities where they live.

*To contribute to micro-finance projects that transform communities, click [here](#) On the second page in the “Designate” box enter “Women’s Economic Empowerment”*