

## Microcredit / Crucifixion

**Tammy:** Have you heard of microcredit? Microcredit means making a small loan, without taking something as security, to help a poor person start a small, self-sufficient business. When the loan is repaid, the money is lent to someone else. This way, many thousands of the poorest people have managed to start small businesses, such as selling homemade soap or sweets, sewing clothes or raising animals or crops.

**Tammy:** Well, hello! This is Tammy. Thank you for being with us on Women of Hope.

**Carol:** And I'm Carol. I've borrowed money sometimes, such as when we bought our home. I really don't like being in debt, do you? But borrowing money can be very useful sometimes, if it's done wisely. I'd like to tell you about a woman named Jyoti. She and her husband Sudhir both lost their jobs. They lived in a small hut behind his parents' rented house. Jyoti and Sudhir tried very hard to find jobs, but they were unsuccessful. They could only get occasional work as day laborers. During this time, Jyoti gave birth to a daughter.

**Tammy:** And now that she had a tiny baby to look after – it must have made it much harder for her to find work.

**Carol:** That's exactly right. But then Jyoti met Mujibar, an Area Manager of HEED's. HEED is microcredit program. HEED is a Christian non-government organization in Bangladesh. It helps people in poor communities to develop a way to support themselves. He suggested that Jyoti should try poultry farming, because many people wanted to buy eggs and chickens. Jyoti and some other women formed a group and named it '*Rangdhonu*', which means *rainbow* in Bangla. The HEED organization organized a five-day training session for them to learn how to care for chickens. After the training HEED lent each woman enough money to buy seven baby chicks and some chicken feed.

**Tammy:** That doesn't sound like a lot of money. But it does sounds like a good start.

**Carol:** You're right Tammy, it wasn't a lot, but it was money that Jyoti and Sudhir just did not have. Jyoti found some old wood and wire and Sudhir helped her to build a chicken coop in the yard. She looked after the chicks carefully as they grew bigger, and arranged to collect food and vegetable scraps from her neighbors to feed them. She also cut grass for them to eat. And then she sold them a while later and made a profit. Then she paid back her loan before she spent any of the money. Jyoti

was really encouraged and she wanted to do this again with more chickens. She spoke to HEED about her ideas.

HEED arranged for her to attend a month-long government training session in Dhaka. After that training Jyoti received a loan of 8,000 *Taka* (that is about 114 US dollars) from HEED with a very low interest rate. She bought 700 chicks and built bigger coops. There were lots of chicken droppings so she collected them as well. She dried them and sold them as fertilizer. After two months she sold the chickens at local markets and made a good profit. She immediately paid back her loan. Mujibar suggested the idea of a chicken hatchery to Jyoti. She really liked the challenge of breeding chickens and selling the baby chicks. So HEED, once again, helped her with a loan to rent land and set up the hatchery, and they helped her to work out a business plan. For example, they needed to find a way to transport the chickens to the city, and what the health regulations were, and what taxes she would have to pay.

Jyoti and her family are now producing almost 5,000 baby chicks a year from the hatchery, and they sell them. They also have 1,800 chickens in their farm. They have plenty of eggs and chicken meat to eat and to sell, and they are buying the land. And Jyoti lent some money to her sister to buy a sewing machine, so she can make clothes and earn some money herself. Maybe she'll have a good business too!

**Tammy:** What a great story! Microcredit, or small, low-interest loans can be a great way to help people to improve their lives. But some people get into all sorts of trouble when they take out loans. Let's talk about what made Jyoti's story so successful.

**Carol:** Well first, Jyoti used what she had already. She could use a very small piece of land, and she had spare time to care for the chickens. She was ready to work hard, and just needed a small loan to get herself started.

**Tammy:** So if you want to change your situation like Jyoti, start by thinking about what resources you already have, and what you can do, even if it seems small. You might have some skill or know a lot about something, or you might have some land or space in your home. Maybe someone is willing to help you. These are all resources.

**Carol:** Next, Jyoti learned what she needed, by attending a training course. It's always good to learn more before you start on a new plan. Often a good microcredit organisation will help you find a training course. But make sure it does not cost more than you can afford.

**Tammy:** Did you notice that Jyoti borrowed a *small* amount of money to start off with, to see how it would work out. Her own *work* was the biggest factor in her business, not the amount of money she was investing. And she borrowed from an agency that was there to help poor people, not make money from them.

**Carol:** That's right. They offered very low interest rates compared to the bank or the moneylender, and she understood clearly how much she would have to repay, and what would happen if she couldn't pay it back.

**Tammy:** If you decide to borrow money, make sure you understand all about the loan, the interest rates, when you will have to repay it, and what would happen if you couldn't make a repayment for some reason. Think hard about whether you can manage the repayments, because it might take a while before you make money from your new business. Ask about loans from several different places, and see which bank or organisation seems best. It's important that you trust the person lending you the money, and that they trust you. I advise you to ask other people who have borrowed from them about whether they are honest and really want to help you.

**Carol:** Jyoti also made sure that there were many people who wanted to buy chickens. It's no good having a product that no-one wants to buy, or that you can't get to market in good condition. She started selling her chickens at the local markets, where she could take them herself. She also had a group of other women to share some of the costs and support her if she had any difficulties and family members who would help her at busy times.

Jyoti was very wise. Before she expanded the business, she learned how to run a small business. She learned about government regulations, taxation, and insurance. So she was able to work out what costs she would have to pay, and how many chickens she would need to sell. The business didn't grow too big too quickly. It's not always better to be bigger!

**Tammy:** But we know that people can get into trouble taking loans. Let's talk about that for a second. I heard of a family that borrowed money to pay for a fancy wedding, and they could never pay it back. They lost their land and house and had to work for the people they had borrowed from just to survive. It was very sad.

**Carol:** Yes, you know that should warn us about taking loans for things that will not help to earn more money. If you buy a car or clothes or furniture, they could be worn out before you have finished paying for them, and all you have left is the debt.

**Tammy:** You might need to borrow money for materials that you will make something with, to sell. Or you might need to borrow to get medical treatment, or you won't be able to work. But don't borrow for things that are nice but will soon be gone. It would have been better for that family to have a simple wedding and not go into debt.

**Carol:** I wonder, do you have a little spare money? Would you think about lending a small amount to someone else, so they can start making or selling something, earn a bit of cash, and improve their lives? Or you might lend them the money to take a computer course so they can get a good paying job. Once they're earning money they can pay you back. I read that generally women are very good to lend money to; they don't like to take risks and they nearly always repay the loans. But you should never lend money if it would be a disaster for you if you didn't get the money back.

**Tammy:** That would be very satisfying, I think, to take a small risk by lending a small amount of money, and to give someone else the chance to improve their life. Maybe a few families could contribute a little each, to make a loan to help another family get started. But make sure they are going to use it wisely, and that you trust them. A small loan can make a huge difference!

Do you remember the year 2000? There were lots of celebrations for the start of a new millennium- fireworks and parties and so on. But did you wonder '2000 years from what? The answer to that question is '2000 years since Jesus Christ was born'. The Lord Jesus Christ is the most important person who ever lived, that's why Christians, and now most of the world, dates events from his birth. We celebrate that at Christmas time, don't we, and it's a very happy celebration.

Jesus Christ's birth was very important, but there is something even more important- his death. Fran's going to tell us more about how Jesus died, and why. Welcome, Fran.

**Fran:** Thanks Tammy. Yes, Jesus was born to live a perfect life, to show us what God is like and to show us how to live good lives and honor God. But even more than that, he came to *die*. At Easter we think about how he died and came back to life, and that's happy in one way, but also a very sad story. I always find it hard to talk about how Jesus died. Today I want to tell you the story as it is told in the Bible. I hope you can listen carefully and respond in your own heart to what Jesus did. (based on Good News Bible, mainly Mark's Gospel)

Lately I've been telling you things that happened in the weeks and days before Jesus died. Do you remember that he told his followers several times that he was going to die in order to save many

people from their sins (Mark 10:45)? He went up to Jerusalem, the capital city, though he knew that the religious authorities were against him. There were people there who believed in Jesus and welcomed him, but others who wanted to kill him. Then one of his own followers betrayed him, and he was arrested at night. They took him before the High Council of his country.

The chief priests, elders of the people and legal experts gathered late at night as a kind of illegal court. They tried to find some evidence against Jesus so they could execute him. A lot of different witnesses told lies, but they didn't agree with each other. Jesus stood quietly as they argued. At last the High Priest asked him directly, 'Are you the Messiah, the Son of the Blessed God?' Jesus answered 'I am, and you will see the Son of Man seated on the right of the Almighty One and coming on the clouds of heaven!'

Then the High Priest said, 'We don't need any more witnesses! You have heard this blasphemy. What is your verdict?' They all voted against him; they said he was guilty of making false claims, and deserved to die. So they sent him to the Roman governor, because they didn't have the power to order the death penalty.

The Roman governor was called Pilate. Pilate questioned Jesus, and he was impressed. He could see that the council had handed over Jesus because they were jealous and spiteful, and that he hadn't actually done anything wrong. But the chief priest stirred up a crowd of protesters to chant: 'Nail him to a cross! Nail him to a cross!' Pilate wanted to please the crowd, so he gave in, and ordered Jesus to be crucified, or nailed to a wooden cross.

This was a terrible time, and it's hard to talk about it. Jesus was blindfolded and tortured- the soldiers whipped him cruelly, time after time, and spat at him. They pretended that Jesus was a king, and made a crown out of thorny branches. They pressed it into his head, and mocked him. They stripped off his clothes and threw dice to see who would get his coat. Then, at nine o'clock in the morning, they took him to a small hill outside the city, and nailed him to a wooden cross. They dropped the bottom of the cross into a hole in the ground, and waited for Jesus to die. They also crucified two thieves, one on either side. The bandits, the soldiers and people passing by jeered at Jesus, calling out cruel things.

At noon the whole country became dark, and this lasted for three hours, while Jesus suffered alone on that cross. Then he cried out, 'My God, my God, why have you abandoned me?' A soldier dipped

a sponge in sour wine, and held it up to his lips on a stick. Jesus tasted it, and then he gave a loud cry, 'It is finished! Father, I place my spirit in your hands'. He bowed his head and died.

One of the soldiers wanted to be sure that Jesus was really dead, so he pushed a spear into his side, and blood and water rushed out. The leader of the soldiers had watched all this, and he turned away and said, 'Surely this man really was the Son of God.'

**Carol:** I wonder how you would have felt if you were there when they crucified the Lord Jesus Christ? I think most of us would be very sad to see such a wonderful, loving, person treated so cruelly. Jesus' death was terribly painful, unfair and wrong. But there was more to it than that. Many people died under the Romans, and since then, but we don't talk about them thousands of years later. You might wonder- why was Jesus' death so special?

**Fran:** Part of it is that Jesus himself was so unique- there was no-one like him. His life was unique; the people who lived with him every day said that he did nothing wrong, and that he showed the love of God the Father in everything he did. Jesus said that he delighted to do what his heavenly father told him to do. He showed God's power in the way he healed people and brought some back to life. He spoke about himself as God's son, and he did the things only God could do, like forgiving sins. He fulfilled many prophecies that had been given centuries before.

So his followers came to believe that he really was the Son of God in a unique way. They didn't mean that God had a physical relationship with his mother; they meant that Jesus shared the life and character and power of God from before the world was made. He was one with God, and he was sent by God.

But we can also see that Jesus' death was unique. It meant something different to all other deaths. Do you remember that Jesus said that he came to serve, and to give his life to rescue many people (Mark 10:45)? When he died, he was standing in the place of all of us. We all face death- eternal death, being separated from God forever because we are human and sinful. But Jesus died instead of us.

After Jesus went back to heaven, his followers understood better why he died. Let me read what one of them wrote to some new Christians. He wrote: 'I plead with you on Christ's behalf- let God change you from enemies into his friends! Jesus Christ was without sin, but for our sake God made him share

our sin. This is so, when we are united with him, we can share the righteousness and goodness of God.' (2 Cor 5:20-21)

So can you see why Jesus's death is so important? Now, when we put our trust in Jesus, God forgives us completely (Romans 4:25-26). We share the life of Jesus. We become God's loved children.

**Carol:** Let me read those words from the Bible again. 'I plead with you on Christ's behalf, let God change you from his enemy into his friend.' We really want you to accept this free gift, this new life that God offers for you today.

**Tammy.** We have to go now, but I hope you will think about what we heard today. We would love to hear from you. You can write to us in care of this station or at TWR Women of Hope. The email address is [womenofhope@twr.org](mailto:womenofhope@twr.org). That's [womenofhope@twr.org](mailto:womenofhope@twr.org).

Or if you missed a program or want to hear it again you can visit our website [twrwomenofhope.org](http://twrwomenofhope.org) or visit our Facebook page. We do hope you will be with us again. Have a great week filled with God's blessings.

© Copyright Trans World Radio 2014