

A close-up photograph of a group of African children and a woman. The woman in the foreground is smiling and wearing a blue floral patterned top. Behind her are several children, some in yellow school uniforms, looking towards the camera with various expressions.

# MISSION FRONTIERS

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## OVERCOMING POVERTY:

*Does the Church Have the Answer?*

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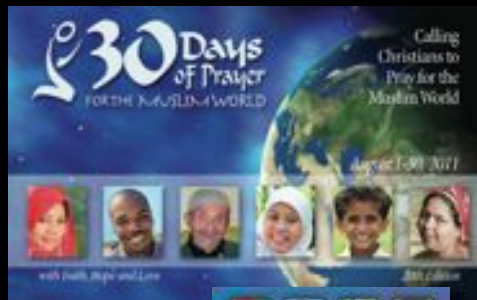
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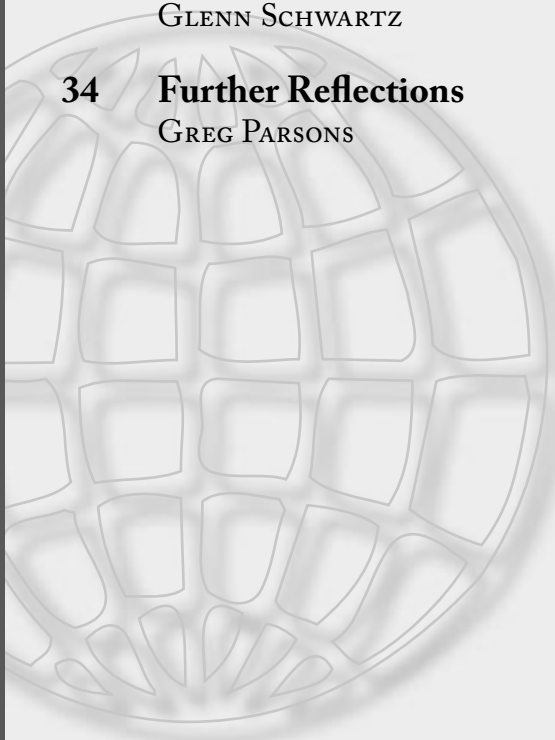
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## Poverty, Getting to the Heart of the Matter

Rick Wood, Editor, *Mission Frontiers*

**W**e've all seen them, awful pictures of little children with emaciated bodies, video scenes of long lines of desperate parents seeking help for the children they love at some overrun clinic in some desolate, fly-infested area of Africa or Asia. Or perhaps you have seen stories about the people living off of the garbage piles in Manila or Tijuana. It breaks our hearts. We all wish that something could be done to "fix" this problem and stop the suffering. We feel helpless against such overwhelming need. Is there anything that can be done? Does the Church of Jesus Christ really have the solution to this problem?

There are many believers who feel that caring for the poor is one of their highest priorities as an expression of their faith. Others say that church planting and discipleship must take priority. Perhaps God has called us to do both in ways that reinforce each other. But how do we go about helping to raise people out of poverty? We see one generation after another grow up and die in poverty with very little change. Is it even possible to make a difference?

### **Money Is Not the Answer. Aid Is Not Enough.**

There are many voices inside and outside the Church that say, "We just need to be more generous." But is this really the long-term answer? If everyone in the "developed world" were to give the poor 10 percent of their income, would this solve the problem? Would trillions of dollars collected in the West and shipped off to Africa make any long-term difference in overcoming poverty? It hasn't so far.

As Peter Greer of Hope International reports on page 7, it is estimated that over three trillion dollars has been donated to Africa since 1970. In the process the economic growth rates of many African countries have plummeted. If generosity was all that was needed, should not the three trillion dollars have been enough to at least make a dent in the poverty problem in Africa? Yet things have actually gotten worse. Should we continue to send money in the vain hope of someday making a difference or do we need to rethink our approach?

### **Empower the Poor to Find the Answer**

Regardless of how good our intentions are, without the essential foundation of biblical character all efforts to overcome poverty will fail—no matter how much money is sent. When it comes to poverty, a lack of money is not the cause of the problem, and tons of cash is not the solution. There is nothing wrong with helping people through a desperate situation, and we should do all we can when lives are in imminent danger, but we must focus our efforts on what helps people get *out of poverty*—not keep them continually dependent on outsiders for their survival.

The strategies employed to help the poor must encourage and support the individual and community efforts of the poor to change their own situation. No amount of outside aid and outside solutions can replace local initiative. No amount of hard work by outsiders can replace the ongoing hard work of the local people in creating jobs and starting their own businesses. The local people have to be empowered to take responsibility for their own lives

and be given the spiritual tools, business skills and freedom that can enable them to lift themselves out of poverty. Is there a role for outside help? Yes, but it has to be centered around changing lives from the inside out, not simply putting expensive band-aids on the situation that will eventually wear off. The healing and transformation must come from inside. We can help in this process, but we cannot and should not do it for them.

### **The Church Has What the Poor Need Most**

Steve Corbett and Brian Fikkert, the authors of the marvelous book, *When Helping Hurts*, explain on page 16 that poverty ultimately derives from the Fall of man and the four broken relationships that have resulted. These are with God, with others, with ourselves and with creation as a whole. These broken relationships have affected all of us, but for the poor they have become a crushing burden that Satan has used to convince the poor to believe a lie and keep them in poverty.

Scott Todd explains on page 17 that the poor have internalized the lies, "Give up! You don't matter. Nobody cares about you. Look around you: Things are terrible. Always have been, always will be." These are the lies of fatalism, victimhood and powerlessness. They have lost the hope that they or anyone else can change their situation. They have come to believe that no amount of hard work can change their circumstances. These lies must be defeated in order for the poor to get out of poverty, and they can only be defeated by presenting them with the truth of God's love and power through Jesus Christ—just what the Church is best able to provide.

As we establish Church Planting Movements within every people, we will encounter the poor and the lies that have kept them in bondage. As they come to Christ and begin to believe the Truth, they will have the power to defeat these lies and to lay the spiritual foundation from which they can raise themselves out of poverty.

In order to overcome poverty and stay out of poverty, all of us, including the poor, must be committed to doing what is right in the eyes of God—living by biblical principles. When we do, we build up what Ken Eldred calls *Spiritual Capital*, which is essential for any economy to flourish. See page 11.

Biblical principles such as honesty, integrity, trustworthiness etc. are essential for an economy to work. The foundation of successful economies is the trust that is built through honest interaction between people. If you destroy trust between people in a society through dishonest transactions and corruption, the economy will decline. The poorest countries on Earth are riddled with corruption and violence at every level of a society, from the government on down. The biblical character traits that make a prosperous society possible come from lives transformed by Jesus through an effective discipleship process.

Ken Eldred gives the following example: “If one sells something with true weights and measures, then he has completed an honest transaction and has added spiritual capital to his and the nation’s account. However, if one fails to fulfill his commitment to replace any defective products he sells, then he has proven untrustworthy and dishonest and has withdrawn spiritual capital from his and the nation’s account.”

“This has profound implications on the development, success, and culture of an economy.... (including our own). There’s a relationship between economic prosperity and the pervasiveness of biblical values in the culture. Douglass North won

a Nobel Prize in economics for demonstrating which ‘institutions’ in a society characterize successful economies. He proved that the trust factor, when pervasive in a society, is one of the ‘institutions’ that lead to a better economy.”

Without a moral structure based on biblical principles, short-term self-interest becomes the prime motivation, and people will lie, cheat and steal to get what they want instead of doing the hard honest work that builds the trust and spiritual capital that makes successful economic interaction possible. Transformed lives are the foundation upon which any society can build an economy and overcome poverty.

But economic growth does not come automatically when people commit their lives to Jesus. People need training in ordinary basics like personal money management, how to run a business and good work habits. This should be part of our discipleship too as we plant churches. Church planting should lead to economic growth among the poor. If it doesn’t, then something is wrong.

With a combination of effective discipleship and practical, locally-based economic solutions the poor can come to believe that they can do all things through Christ, including raising themselves and others out of poverty. They can then create their own wealth and not be dependent on outsiders for their survival.

### Financial Partner Update

Last time I introduced a new initiative to encourage our readers to financially support the work of *Mission Frontiers* through a monthly gift of \$15 or a yearly gift of \$180. I promised to keep you posted on our progress. We had 14 donors the last time I wrote. In just the three weeks that the previous issue of *MF* has been out at this writing, we have added 18 more partners for a total of 32. We are looking for 1,500 donors, so we have a long way to go, but we are making progress. Please consider joining our support team. 🌐

# Seven Forms of Poverty

Robby Butler

## Not all poverty is created equal!

The Bible recognizes three forms of poverty:

- *Physical Poverty*: With food and covering we are to be content (1 Ti 6:8), while lack of these creates suffering typical of physical poverty. When the saints in Jerusalem suffered famine, Paul urged the Corinthians to share with them (2 Co 8:13–14).
- *Poverty of spirit*—**The ONE form of poverty God requires and rewards**: Humility, faith (Ja 2:5), and reliance on God (Ex 22:27). This grows so much more readily in physical poverty than amidst abundance (1 Ti 6:17) that the Bible often identifies those with such spiritual qualities as “the poor” (Lk 4:18, 6:20; Mt 5:3). As we “remember” the poor (Ga 2:9–10), we must embrace God’s priority on cultivating their “poverty of spirit,” and our own.
- *Voluntary Poverty*: Christ became poor for our sakes, so we might show the same grace to others (2 Co 8:9). Our attitude should be like that of Jesus, who emptied Himself to serve (Php 2:3–7).

Various forms of *Artificial Poverty* can distract us from *Physical Poverty*:

- *Projected Poverty* develops when we imagine ourselves unable to do without something (electricity?), then conclude those without it are poor (Ja 2:15; Pr 30:8–9).
- *Provoked Poverty* occurs when those with limited material resources encounter others with something they don’t have (electricity?) and conclude they are poor for not having it (De 8:10–14).
- *Perceived Poverty* is the more localized cousin of *Provoked Poverty*—covetous discontent despite having enough, because others in my community have more (Ex 20:17, De 5:21).
- *Pretend Poverty* is the show put on by those who have concluded their most lucrative occupation is stirring the compassion of others (Ti 3:14; 2 Th 3:10).

Empowered by a small loan and transformed by the love of Jesus Christ, Milán Tapia is now transforming her community by providing 400 disadvantaged children with an education. (photo credit: Mike Allen)

# A HAND UP, NOT A HANDOUT

*Why Enterprise and Business Are Changing Our Approach to Poverty Alleviation*

By **PETER GREER**

In the decade following the collapse of communism, churches operating in post-Soviet Ukraine could once again practice their faith openly and freely. Yet they faced great need: With the economy in shambles, laypeople struggled to find work and provide for their families. Some churches in the United States stepped forward to meet the needs of their Ukrainian brothers and sisters and rebuild their church communities, but they quickly came to realize that good intentions don't always translate to sustainable results.

## **A hand up, not a handout**

An active member of a church based in Lancaster, PA, Jeff Rutt, founder of HOPE International, joined several delegations his church sent to Ukraine to deliver shipments of food, clothing, and other supplies to a sister church in Zaporozhye, Ukraine.

On one of these trips, a Ukrainian pastor pulled Jeff aside and described the effect of the aid on his



*Peter Greer is president and CEO of HOPE International, a global network of microfinance institutions focused on alleviating physical and spiritual poverty through microenterprise development. He is also the co-author of *The Poor Will Be Glad*, an invitation to the Church to engage in sustainable solutions to poverty. For more*

*information contact Erika Roberts at [eroberts@hopeinternational.org](mailto:eroberts@hopeinternational.org) or go to [www.hopeinternational.org](http://www.hopeinternational.org)*

congregation: Although he was grateful for the help, the shipments had depressed local initiative, as many vendors within the church and community could no longer compete with the free shipments of supplies. Instead of inspiring a spirit of generosity and giving, the shipments had created a sense of dependency on foreign aid.

He said, "We need a hand up, not a handout."

After realizing the need for solutions that came from within the community and emphasized the God-given skills and dignity of the local congregation, Jeff began offering small loans and business training to church members, and HOPE International—a Christ-centered microfinance network now serving over 300,000 clients in 15 countries around the world—was born.

## **Symptoms and solutions**

Rutt and his fellow church members had good intentions from the start, but in overlooking some key symptoms of poverty, they limited the effectiveness of their ministry. In the West, poverty is almost exclusively viewed as a lack of material wealth, characterized by insufficient food, money, clean water, and medicine. When over 60,000 people living in material poverty were asked to define poverty, however, they did not use such straightforward terms. Researchers Brian Fikkert and Steve Corbett of The Chalmers Center for Economic Development said, "They tend to describe their condition in far more psychological and social terms. Poor people typically talk in terms of shame, inferiority, powerlessness, humiliation, fear, hopelessness, depression, social

isolation, and voicelessness.” While Jeff and his church were meeting material needs, their assistance actually intensified the psychological and social symptoms of poverty.

If the symptoms of poverty are not as clear-cut as they seem, then neither are the solutions. An accurate diagnosis precedes an effective course of treatment, not only in medicine but also in economic development. Before we attempt to solve the problem of poverty, we must first understand three factors that contribute to the problem:

**1. Belief that solutions come externally:** In Haiti, a HOPE staff member met a mother who said she had no desire to fix her dilapidated home. The worse her home looked, the better her chances of receiving foreign aid—both to fix her home and to send her children to school.

Abraham Lincoln once said, “You cannot build character and courage by taking away people’s initiative and independence. You cannot help people permanently by doing for them what they could and should do for themselves.”

In 2005, I traveled to Afghanistan with HOPE International and saw firsthand the damage done when we decide to help those in poverty by “doing for them, what they could and should do for themselves.” After decades of war, even remote regions within Afghanistan had grown accustomed to outside aid. When a group of donors, pastors, development practitioners, and I were helicoptered into a remote Afghan village, we were paraded around by elders who showed us their “needs.” They led us to a community center with minor water damage to the roof. Outside this building, an elder with a full beard waved his finger at me saying, “You must fix this!” He—like many in the village who were eager to show us their needs—had become dependent on outside aid, a dependency handicapping their long-term

initiative to break the cycle of poverty. We must recognize the inherent gifts and talents of the poor to begin to transform communities and the landscape of poverty from within.

**2. Ignoring the benefits of business:** According to Bill Easterly in *The White Man’s Burden*, since 1970, Africa has received over \$3 trillion in aid, but many of the countries’ growth have stagnated—even plummeted. Despite trillions in aid, countries in Sub-Saharan Africa still rank at the bottom of poverty indexes such as the World Bank’s Doing Business report and the United Nations Human Development Index (HDI). Good intentions too often ignore what has historically been shown to create wealth: job creation.

Since the 1980s, extreme global poverty has been reduced from 52 percent to 26 percent, primarily through commerce and industry created in countries like China and Brazil, which are now dominating world markets. Business is revolutionizing the world to end extreme global poverty as none of our collective outside efforts and aid have achieved.

As the global church seeks to alleviate spiritual and physical poverty, we often overlook one of our greatest resources—our businesspeople. Although there has been an uneasy alliance between business laypeople and church leadership, business is vital in poverty alleviation efforts.

**3. Disconnecting proclamation**

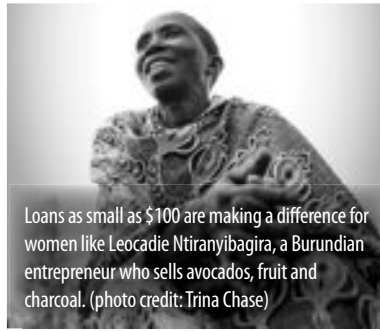
**from demonstration:** Poverty is not only physical but also innately spiritual. Historically, the Church has lost credibility and impact when it propagated the lie that we could disconnect our proclamation of the Gospel from our demonstration of the Gospel. It’s time to end this deadly dichotomy. We cannot address hopelessness and brokenness without rejoining our words and our deeds. Only the Good News of Jesus Christ’s redemptive work on the cross coupled with acts of compassion brings hope for restoration of relationships—with God, with one another, with ourselves.

Journalist and self-proclaimed atheist Matthew Parris wrote in *The Times of London* that—as much as he hated to admit it—he saw the importance of Christianity in development work. Growing up in Africa and returning years later, he saw that aid and relief work alone wasn’t enough. Christianity brought about true heart change: “The [African] Christians were always different. Far from having cowed or confined its converts, their faith appeared to have liberated and relaxed them. There was liveliness, a curiosity, an engagement with the world—a directness in their dealings with others—that seemed to be missing in traditional African life. They stood tall.” In his article, Parris shares how the truths that Christianity teaches—that mankind has inherent worth and dignity—are the key difference in escaping poverty.



Selling tomatoes enables Marie-Chantal Nininahazwe to provide for her three children without relying on handouts. (photo credit: Trina Chase)

Like Matthew Parris, I came to my own realization in Africa that if microfinance institutions (MFIs) and aid work are only meeting material needs, they may increase income, but they won't catalyze life transformation. While managing a microfinance institution in Rwanda, I met Florian, who later became my guard, gardener and friend; however, sometime later, I discovered that when I left my house, he would enter to steal money and other items from my guests, using both the money he earned and stole for alcohol. Through this experience, I recognized that Florian's increased income wasn't changing him: Unless his heart was changed, his increased income did not benefit him.



Loans as small as \$100 are making a difference for women like Leocadie Ntiranyibagira, a Burundian entrepreneur who sells avocados, fruit and charcoal. (photo credit: Trina Chase)

Contrasting Florian is the story of Milán Tapia, an entrepreneur, accomplished seamstress and activist in the Dominican Republic. Born in el campo, or in the country, she knew material poverty as a child. Through a small business loan from Esperanza International, HOPE's partner in the Dominican Republic,

she began a sewing business making school uniforms; successful, she employed several workers, but she testifies her life didn't change until she was introduced to Jesus Christ by her loan officer. Transformed by the love of Jesus, Milán was ready to make a difference in her community: With her business profits, she founded Tu Hogar Cristiano (Your Christian Home), a school for disadvantaged children in her community. Today 400 children attend Milán's school. One woman's changed heart and economic situation resulted in hundreds of changed lives in one Dominican community. 🌐

## POVERTY: THE CHURCH'S ROLE

By **ROBBY BUTLER**

The Church has a strategic role in overcoming internal and external factors in poverty. This outline is representative rather than exhaustive:

■ *Internal Influences* must be defeated through **relational biblical discipleship:**

- *Fatalism:* Poverty is our destiny.
- *Hopelessness:* Effort will prove unfruitful.
- *Laziness:* Change is too much work.
- *Lies:* God hates me and wants me to suffer.
- *Identity:* I am a victim, inferior to others.
- *Addiction:* I must numb my pain.
- *Limited Good:* If you or I benefit, the other must lose.

■ *Individual Circumstances* may need such practical assistance such as **micro-enterprise** mediated through **accountable relationships:**

- *Subsistence:* Where water acquisition consumes a family's time and energy, **improved access to clean water** allows pursuit of better employment.
- *Bonded servitude:* High interest on even a small debt enslaves many, and **micro-finance** loans can create freedom to seek other employment.
- *Lack of skills:* **Training** can empower a more

profitable contribution to the community.

- *Lack of capital:* **Micro-finance loans** enable entrepreneurs to increase the supply of existing products or services (subject to local market saturation or global competition).

■ *Societal Environment*, best improved through **local and international advocacy:**

- *Corruption:* The best long-term remedy is widespread Biblical discipleship.

- *Lack of Infrastructure:* **Advocacy** can encourage governments, charities and businesses to collaborate in developing infrastructure to facilitate commercial enterprise.

- *Lack of Basic Goods, Services and Employment:* The Church can **encourage and assist** the development of healthy, enterprises which provide **employment** and **discipleship** while serving the community.

God didn't simply address our poverty by giving us instructions and resources. Christ emptied Himself and dwelt among us. The most effective approaches to breaking the poverty cycle include incarnational ministry which develops *collaborative relationships* to hear, serve, learn from and influence the poor, through *biblical discipleship, practical assistance, business development* and *advocacy*. 🌐



In India's slums, women who live in poverty are learning that no one is beyond hope and no one is too poor to save.

# MICROFINANCE:

*A Look at the Technique as an Effective Strategy for Poverty Alleviation*

By **PETER GREER**

## Hope in the slums

In the slums of several cities in Western India, the financially poor are gathering to save. In groups of 10 to 12, they come together to receive business training, contribute \$2 a month to a joint savings account for productive investment or to meet family needs, and learn about the love of Christ.

As members of India's two lowest castes, many of HOPE India's\* clients are initially skeptical of its approach: "Why are you wasting your time with us?" they ask staff members. "We're poor. We're stuck here, and there is no way out for us."

Believing that "there is no way out" is one of the most damaging aspects of financial poverty. If life will never get better, why try? If there's no hope, why dare to dream?

Staff members of this Christ-centered microfinance organization respond by telling clients, "You're created in God's image, and He has a plan and a future for all of you." As clients come to believe this message, they are in turn empowered to enact change in their communities. Progress is slow, but unmistakable - businesses are created, families have the financial resources to put their children in school, dignity is restored, and the voiceless speak. In one district of the slums, a savings group successfully petitioned the local

*Peter Greer is president and CEO of HOPE International, a global network of microfinance institutions focused on alleviating physical and spiritual poverty through microenterprise development. He is also the co-author of *The Poor Will Be Glad, an invitation to the Church to engage in sustainable solutions to poverty*. For more information contact Erika Roberts at [eroberts@hopeinternational.org](mailto:eroberts@hopeinternational.org) or go to [www.hopeinternational.org](http://www.hopeinternational.org)*

government council to have electricity installed where there had previously been none. Instead of remaining resigned to their fate, these individuals now have hope and are working to build a brighter future.

## Microfinance under fire

Contrast their example with that of Andhra Pradesh, India, where riots and scandal have exposed the ugly underside of microfinance. Until recently, microfinance—offering financial services such as small loans and savings services to the poor—was the darling of the international development sector. With its leveraged approach to reaching the poor and its philosophy of promoting client dignity, microfinance appealed to those across the political, social, and economic spectrum.

But when more than 30 loan clients committed suicide in Andhra Pradesh, and high-profile micro-lenders were accused of abusing clients' rights, its image changed overnight.

Instead of being seen as the silver bullet to end poverty, it became synonymous with exorbitant interest rates and questionable repayment practices. Although much of the scandal was limited to the region of Andhra Pradesh, the damage to microfinance's image was worldwide.

These two situations paint very different pictures of the effectiveness of microfinance and illustrate some of the tensions within the sector. Done well, microfinance can be a powerful tool for good. Done poorly—whether intentionally or accidentally—this powerful tool can further harm some of societies' most vulnerable. In order to ensure that microfinance remains an effective tool for alleviating poverty and helping—not hurting—the poor, it is important to address these tensions by keeping clients at the forefront and prioritizing impact on individual families.

### Credit versus training

As highlighted by the crisis in India, simply handing someone a loan is not enough: Without business training, clients are more likely to make poor investments. Without a place to save and accumulate capital, families may become hooked on a never-ending cycle of unproductive credit. The practice of just offering small loans, microcredit, has been replaced with an understanding that realizing positive change requires more than just a loan.

In HOPE's programs, not only are clients encouraged to save, but they also learn biblically based business principles that teach them how to open and sustain a business. In India, clients receive training that equips them to make items like handbags and baked goods, as well as opportunities to sell the items they create at churches and local retailers.

### Saturation versus need

With the growing popularity of microfinance and the incredibly high repayment rates of borrowers, Andhra Pradesh attracted microlenders interested in more than helping the poor. It appealed to payday lenders, loan sharks and anyone who was looking to make a quick buck. Inundated by multiple groups with a variety of motives, Andhra Pradesh became a place where receiving credit was like buying bottled water, with vendors offering loans on practically every street. With no peer screening or accountability, clients were taking multiple loans, using loans from one lender to repay another, and becoming over-indebted in the process.

However, across the world, the majority of people still do not have any access to basic financial services. Fewer than 20 percent of the global need for microfinance services is currently being served (and less than 1% of the global need is served by faith-based organizations),

according to the World Bank's Consultative Group to Assist the Poor (CGAP). When HOPE first entered the Democratic Republic of Congo, for example, there were only 65,000 bank accounts for a population of 65 million – 1 in a thousand. For these individuals, microfinance fills a large gap, providing access to capital, savings accounts and training to those who wouldn't otherwise have any access.

### Short-term versus long-term impact

Given this tremendous unmet demand, the question is whether or not the Church should become involved in meeting it. Is it a wise use of resources? Does it align with the global mission of alleviating human suffering and pointing people to Jesus? Does it make an impact?

There are a variety of impact assessment studies on microfinance.

BELIEVING THAT "THERE IS NO WAY OUT" IS ONE OF THE MOST DAMAGING ASPECTS OF FINANCIAL POVERTY. IF LIFE WILL NEVER GET BETTER, WHY TRY? IF THERE'S NO HOPE, WHY DARE TO DREAM?

In most, the stories of individual clients may not appear very dramatic to those in wealthy nations—and may not even show up as a blip on a country's GNP. But for someone earning a dollar a day, adding a second dollar can make a huge difference. This 100 percent increase in income would likely lead that client's family to eat better, enjoy better health, improve their housing, and experience greater confidence and hope for the future.

Instilling this hope for the future is an important aspect of microfinance. FINCA, a leading microfinance network, reports that 93 percent of its clients have all of their school-aged children in school. John Hatch, FINCA's founder, encourages us to look at the "intergenerational"

changes that are occurring: even if today's clients do not escape poverty in their lifetime, they are equipping their children with the education that will help them break free of the generational cycle of poverty.

In Rwanda, HOPE has seen similar results in its partnership with the Anglican Church to provide those in poverty with training and a safe place to save their money. Of HOPE's nearly 70,000 clients in Rwanda, school attendance increased from 28 percent of members' children to 71 percent, even as church attendance increased from 65 percent of clients to 96 percent.

### Spiritual transformation

Microfinance has played a key role in impacting much more than just physical poverty. At a recent meeting of one of HOPE's savings groups in India, a client stepped forward and said, "Before, we were called

slum dwellers, but this is no longer how we view ourselves in our hearts. We have hopes, we have dreams, and we want to continue moving forward in God's vision."

Christ centered and client focused, HOPE India's message to the poor is that they are made in the image of God—that they have dignity, talents, and potential. By communicating this message in word and deed, they are seeing lives transformed. Microfinance is not a panacea, but if used correctly, it is a powerful tool that equips individuals to free themselves from the bonds of physical and spiritual poverty. 🌐

\*In India, HOPE partners with an organization whose name has been withheld for security.

# SPIRITUAL CAPITAL

*How the Church Is Uniquely Equipped to Break the Poverty Cycle*

EXCERPTS FROM *GOD IS AT WORK* (PRIMARYLY) AND *THE INTEGRATED LIFE*

By **KEN ELDRED**

“**P**lease don’t send us money; it only creates division. But do send us business people who can create jobs for us, that we can build ourselves up.” The Eastern European Christian leaders at a 2004 conference in Bulgaria were unified in their call for the Western Church to send Christians skilled in business to bless their nations economically and spiritually.

Rajesh, an Indian leader of an organization that coordinates the efforts of 15,000 Indian missionaries, agreed. “We need to learn how to live our faith in the workplace; how to work and witness,” he said. “We need models of doing business and outreach.”

The question arises: Should mission efforts even concern themselves with business activities? Isn’t that a secular pursuit of mammon that runs contrary to the mission of the church?

I believe this thinking is wrong on both accounts. Properly understood, the work of believers to influ-

ence the marketplace and serve others in their jobs is every bit as spiritual as the more direct ministry which churches and missions agencies conduct. I further believe Christians are uniquely positioned to address the cycle of poverty at its root cause—in a way secular efforts are unable to do. And the concept of spiritual capital explains why that’s the case.

## What Is Spiritual Capital?

*Spiritual capital* is the collective societal faith, trust and commitment to do what is right—not only what is right in our own eyes or what benefits us the most, but what is right in the eyes of God. Showing integrity, being accountable and honest, offering hope, being loyal and trustworthy, loving and encouraging others, exhibiting good stewardship, being fair, creating order and serving others—these are not, for the most part, covered by the laws of the land. We have no legal compulsion to love others, exhibit good stewardship, create order or serve each other. There is no legal compulsion to encourage one another to pursue new ventures in hope and faith, trusting that God will go before us. But where these biblical values are exhibited, spiritual capital is built.

If spiritual capital is the faith, trust and commitment that we and others will do what is right, it then follows that spiritual capital can increase or decrease based on personal experiences.

Imagine that there is a spiritual capital account that accrues to the individual and to the country. Like a bank account, it can grow or shrink due to deposits to or withdrawals from the account. The spiritual capital currency that is deposited (or withdrawn) is the exercise (or lack of exercise) of biblical principles: integrity, accountability, honesty, hope, love, trust, stewardship, fairness, order, loyalty, service, and so forth. For example, if one sells something with true



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*of several other successful companies, including Ariba Technologies, which led the Internet business-to-business industry. Ken is currently CEO of Living Stones Foundation and is involved in ventures in the US, China, Europe, and India.*

weights and measures, then he has completed an honest transaction and has added spiritual capital to his and the nation's account. However, if one fails to fulfill his commitment to replace any defective products he sells, then he has proven untrustworthy and dishonest and has withdrawn spiritual capital from his and the nation's account.

A lack of trust can turn a simple transaction like purchasing a chicken into a horrendously costly exercise, never mind more complex transactions. By contrast, where much spiritual capital is present, others are given the benefit of the doubt, and transaction costs are lower. This has profound implications on the development, success, and culture of an economy.

### **Spiritual Capital: The Missing Leg in Economic Development**

Spiritual capital is critical to economic success. Dr. Theodore Malloch calls it "the missing leg in the stool of economic development." He's spot on. There's a relationship between economic prosperity and the pervasiveness of biblical values in the culture. Douglass North won a Nobel Prize in economics for demonstrating which "institutions" in a society characterize successful economies. He proved that the trust factor, when pervasive in a society, is one of the "institutions" that lead to a better economy.

At the beginning of the twentieth century, one of the founders of sociology examined the origins of successful capitalism. Why, asked Max Weber, did capitalism thrive in certain parts of Europe and especially in the United States? His conclusion was simple and powerful. He noted that predominantly Protestant nations had adopted values of vocation, hard work, and personal piety that led to greater

economic success. Neighboring countries with similar resources and people groups didn't fare as well. Weber noted that in Catholic societies, the pious served in the Church; in Protestant cultures, the spirit of personal piety permeated into the marketplace and built spiritual capital. Applying internalized biblical values to business resulted in successful capitalism. Almost a century apart, Max Weber and Douglass North reached very similar conclusions—that a society's beliefs and values are strong determinants of its economic success.

Indeed, it is interesting to observe that with very few exceptions, every nation at the top of the GDP-per-capita list has a long Judeo-Christian tradition. That's no coincidence. There's a relationship between economic prosperity and the pervasiveness of biblical values in the culture. When biblical principles are practiced in business, spiritual capital grows, and economic success follows. Thus, spiritual capital provides the link between biblical principles and business success.

### **Depleting the Trust Fund**

Most developing nations are trying to build their economies with very little spiritual capital, and they lack the business practices and institutions necessary to grow that capital. In these situations, people who draw on the nation's spiritual capital account can bankrupt it. After the fall of communism, Western corporations rushed into the former Soviet Union, attracted to cheap labor, an educated workforce, and a large market. However, many were stung by corruption and lost millions of dollars in the process. Russia is not an isolated case. Companies have encountered similar situations in China and other emerging economies.

"Most have been dismayed by

the adverse business environment fostered by corruption," observed Askold Krushelnycky, a British-born journalist to Eastern Europe. "Many western firms and investors have withdrawn or reduced their activities because they are fed up with becoming the targets of corrupt officials demanding bribes, of being cheated by corrupt businessmen, of being at the mercy of a corrupt legal system. . . . In sum, corruption corrodes a society. When nepotism replaces merit, when cunning and cheating replace trust and honesty, when force and murder triumph over the law and a sense of decency—then the threads binding together a civil society are weakened and eventually destroyed." A nation that has little or no spiritual capital reserve runs the risk of bankrupting the account and freezing the nation's economy.

### **Misguided Development Efforts and the Failure to Recognize Spiritual Capital**

The lack of recognition of spiritual capital's importance has led to disastrous outcomes. For example, it has been thought for decades that the world's financial community holds the keys to success for developing nations. What's holding back certain regions of the world, the argument goes, is a lack of access to economic capital. Bangladesh has been the focus of the largest micro-enterprise development programs. More than 10 million people have received business loans over the past thirty years, yet poverty is still pervasive, and the economy hasn't developed much. Why? Bangladesh also suffers from the highest perceived corruption in the world. Development efforts provided economic capital but not the tools to build the nation's spiritual capital.

Likewise, billions of dollars have been invested in African economies, but it hasn't made a dent. In fact, economic data suggests these nations

are worse off today than they were before they received funding from the West. "Most African nations today are poorer than they were in 1980, sometimes by very wide margins," note Haber, North, and Weingast. "More shocking, two-thirds of the African countries have either stagnated or shrunk in real per capita terms since the onset of independence in the early 1960s." Much of the money disappeared and is suspected to reside in the Swiss bank accounts of various corrupt leaders and dictators. Where funds did reach the local economy, they failed to achieve any sustained economic growth. The large-scale attempts to reform African economies fell flat because they focused on the lack of economic capital and poverty but did nothing about the woeful lack of spiritual capital so evident in the marketplace.

### Building Spiritual Capital: The Transforming Power of the Gospel

Spiritual capital is the foundation for successful commerce, and the Church is uniquely equipped to develop and produce Kingdom business professionals who will equip the nations with the life-changing means of growing their spiritual capital account. We shortchange a nation if we introduce laws that facilitate commerce and teach principles of accounting and yet fail to equip the nation with the means to establish a spiritual capital base on which to build its economy. Without the integrity, morality and love that comes from the Spirit of God transforming the hearts of men and women, nations will fall short of God's ultimate blessing.

Not all Christian-based groups involved in economic development see the connection between their work and the development of spiritual capital. But failure to bring the gospel is helpful neither to the individual nor to the nation. It may well lead the nation down the wrong path, one in which spiritual capital cannot accrue. And that will not improve or bless the nation.

Say there is a villager who buys wheat by the sack and sells it by the quart, but he cheats his customer. If there is no alternate vendor, the customer may return, and the villager does well financially. However, the result is ill will and a loss of spiritual capital, and the nation fails to learn the value of honest weights and measures. There is an immediate economic penalty as well, since transactional costs are higher where there is low spiritual capital. For example, the other villagers may need to buy their own scales and conduct their own measurements in order to counter the cheating seller. In the long run, the lack of spiritual

capital makes for an unhealthy and destructive business environment, and the nation, including the dishonest villager, will suffer. We see this today in many African states where a low level of trust has held back many economies.

Jesus' parable about the wise and foolish builders (see Matt. 7:24-27) is particularly instructive here. The wise man builds his house on the rock. The foolish man builds his house on sand. Business principles, technical training and start-up funding are just the walls, doors and roof of business. The transforming gospel of Jesus and the ultimate authority of God are the rock foundation. The businessperson must be committed to pleasing Jesus and doing what is right, or his business will be built on sand. If these rock principles are not in place, they will not support the business structure in times of trouble. When the economic storms of life come, the uncommitted businessperson will revert back to what he fundamentally believes.

The gospel is an important component of developing an economy and blessing the nation through Kingdom business. Only the Holy Spirit has the power to transform the hearts of men and women. Only the gospel can work at the core level and alter the collective DNA of a society. Only the gospel can ingrain the biblical values that lead to spiritual capital accumulation and successful business.

Transformed hearts lead to renewed minds. Fundamental beliefs, values and attitudes are radically changed. Spiritual capital is built, laying the foundation for economic development. And that's why the church is uniquely equipped to break the poverty cycle.🌐



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# WHAT'S THE PROBLEM?

EXCERPTED FROM THE BOOK, *WHEN HELPING HURTS: ALLEVIATING POVERTY WITHOUT HURTING THE POOR... AND YOURSELF*, BRIAN FIKKERT, STEVE CORBETT, MOODY PUBLISHERS, 2009, PP. 51-56, USED BY PERMISSION.

By **STEVE CORBETT** and **BRIAN FIKKERT**

## The Poor Speak Out on Poverty

**A**t the end of World War II, the Allies established the World Bank to finance the rebuilding of war-torn Europe. The World Bank's efforts were remarkably successful, and the European economies experienced the fastest growth in their history. Given this success, the World Bank tried a similar approach to assisting low-income countries: lending them money on generous terms to promote economic growth and poverty reduction. The results were less than stellar. Pouring in capital had worked to rebuild countries like France, but it did little to help in places like India. On the surface the problems in both places looked the same—poverty and starvation, refugees, lack of infrastructure, inadequate social services, and anemic economies—but something was different about the Majority World.

Solving the problem of poverty continues to perplex the World Bank, which remains the premier public-sector institution trying to alleviate poverty in low-income countries. Hence, during the 1990s, after decades of very mixed results, the World Bank tried a new approach. It consulted with “the true poverty experts, the poor themselves,” by asking more than sixty thousand poor people from sixty low-income countries the basic question: what is poverty? The results of this study have been published in a three-volume series of books called *Voices of the Poor*<sup>3</sup>. Below is a small sample of the words that the poor used to describe their own situation:

For a poor person everything is terrible—illness, humiliation, shame. We are cripples; we are afraid of everything; we depend on everyone. No one needs us. We are like garbage that everyone wants to get rid of. —*Moldova, p. 65*

When I don't have any [food to bring my family], I borrow, mainly from neighbors and friends. I feel ashamed standing before my

children when I have nothing to help feed the family. I'm not well when I'm unemployed. It's terrible. —*Guinea-Bissau, p. 37*

During the past two years we have not celebrated any holidays with others. We cannot afford to invite anyone to our house and we feel uncomfortable visiting others without bringing a present. The lack of contact leaves one depressed, creates a constant feeling of unhappiness, and a sense of low self-esteem. —*Latvia, p. 70*

When one is poor, she has no say in public, she feels inferior. She has no food, so there is famine in her house; no clothing, and no progress in her family. —*Uganda, p. 38*

[The poor have] a feeling of powerlessness and an inability to make themselves heard. —*Cameroon, p. 39*

Your hunger is never satisfied, your thirst is never quenched; you can never sleep until you are no longer tired. —*Senegal, p. 35*

If you are hungry, you will always be hungry; if you are poor, you will always be poor. —*Vietnam, p. 43*

What determines poverty or well-being? The indigenous people's destiny is to be poor. —*Ecuador, p. ?*

What one shouldn't lack is the sheep, what one cannot live without is food. —*China, p. 50*

Please take a few minutes to list some key words or phrases that you see in the quotes listed above. Do you see any differences between how you described

SOLVING THE PROBLEM OF POVERTY CONTINUES TO PERPLEX THE WORLD BANK, WHICH REMAINS THE PREMIER PUBLIC-SECTOR INSTITUTION TRYING TO ALLEVIATE POVERTY IN LOW-INCOME COUNTRIES.

poverty at the start of this chapter and how the poor describe their own poverty? Is there anything that surprises you?

We have conducted the previous exercise in dozens of middle-to-upper-class, predominantly Caucasian, North American churches. In the vast majority of cases, these audiences describe poverty differently than the poor in low-income countries do. While poor people mention having a lack of material things, they tend to describe their condition in far more psychological and social terms than our North American audiences. Poor people typically talk in terms of shame, inferiority, powerlessness, humiliation, fear, hopelessness, depression, social isolation, and voicelessness. North American audiences tend to emphasize a lack of material things such as

food, money, clean water, medicine, housing, etc. As will be discussed further below, this mismatch between many outsiders' perceptions of poverty and the perceptions of poor people themselves can have devastating consequences for poverty alleviation efforts.

How do the poor in North America describe their own poverty? While there do not appear to be any comparable studies to the World Bank's survey, many observers have noted similar features of poverty in the North American context. For example, consider Cornel West, an African-American scholar, as he summarizes what many are now saying about ghetto poverty<sup>4</sup> in America:

The most basic issue now facing black America [is]: *the nihilistic threat to its very existence*. This threat is not simply a matter of relative economic deprivation and political powerlessness—though economic well-being and political clout are requisites for meaningful progress. It is primarily a question of speaking to the profound sense of psychological depression, personal worthlessness, and social despair so widespread in black America.<sup>5</sup>

Similar to the Majority World, while there is a material dimension to poverty in the African-American ghetto, there is also a loss of meaning, purpose, and hope that plays a major role in the poverty in North America. The problem goes well beyond the material dimension, so the solutions must go beyond the material as well.

### The Distinction Is More than Academic

Defining poverty is not simply an academic exercise, for the way we define poverty—either implicitly or explicitly—plays a major role in determining the solutions we use in our attempts to alleviate that poverty.

If We Believe the Primary Cause of Poverty is...	Then We Will Primarily Try to...
A Lack of Knowledge	Educate the Poor
Oppression by Powerful People	Work for Social Justice
The Personal Sins of the Poor	Evangelize and Disciple the Poor
A Lack of Material Resources	Give Material Resources to the Poor

Table 2.1

When a sick person goes to the doctor, the doctor could make two crucial mistakes: (1) Treating symptoms instead of the underlying illness; (2) Misdiagnosing the underlying illness and prescribing the wrong medicine. Either one of these mistakes will result in the patient not getting better and possibly getting worse. The same is true when we work with poor people. If we treat only the symptoms or if we misdiagnose the underlying problem, we will not improve their situation, and we might actually make their lives worse. And as we shall see later, we might hurt ourselves in the process.

Table 2.1 illustrates how different diagnoses of the causes of poverty lead to different poverty-alleviation strategies. For example, during the initial decade following World War II, the World Bank believed the cause of poverty was primarily a lack of material resources—the last row of table 2.1—so it poured money into Europe and the Majority World. The strategy worked in the former but not in the latter. Why? The fundamental problem in the Majority World was not a lack of material resources. The World Bank misdiagnosed the disease, and it applied the wrong medicine.

Similarly, consider the familiar case of the person who comes to your church asking for help with paying an electric bill. On the surface, it appears that this person's problem is the last row of table 2.1, a lack of material resources, and many churches respond by giving this

person enough money to pay the electric bill. But what if this person's fundamental problem is not having the self-discipline to keep a stable job? Simply giving this person money is treating the symptoms rather than the underlying disease and will enable him to continue with his lack of self-discipline. In this case, the gift of the money does more harm than good, and it would be better not to do anything at all than to give this handout. Really! Instead, a better—and far more costly—solution would be for your church to develop a relationship with this person, a relationship that says, "We are here to walk with you and to help you use your gifts and abilities to avoid being in this situation in the future. Let us into your life and let us work with you to determine the reason you are in this predicament."

Unfortunately, the symptoms of poor people largely look the same around the world: they do not have "sufficient" material things.<sup>6</sup> However, the underlying diseases behind those symptoms are not always very apparent and can differ from person to person. A trial and error process may be necessary before a proper diagnosis can be reached. Like all of us, poor people are not fully aware of all that is affecting their lives, and, like all of us, poor people are not always completely honest with themselves or with others. And even after a sound diagnosis is made, it may take years to help people to overcome their problems. There will likely

be lots of ups and downs in the relationship. It all sounds very time-consuming, and it is. “If you *spend yourselves* in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday” (Isa. 58:10, italics added). “Spending yourself” often involves more than giving a handout to a poor person, a handout that may very well do more harm than good.

A sound diagnosis is absolutely critical for helping poor people without hurting them. But how can we diagnose such a complex disease? Divine wisdom is necessary. Although the Bible is not a textbook on poverty alleviation, it does give us valuable insights into the nature of human beings, of history, of culture, and of God to point us in the right direction. 🌐

1 Moody Publishers, 2009

2 World Bank, *Hear Our Voices: The Poor on Poverty*,

DVD (New York: Global Vision, 2000).

3 As quoted in Deepa Narayan with Raj Patel, Kai Schafft, Anne Rademacher, Sarah Kock-Schulte, *Voices of the Poor: Can Anyone Hear Us?* (New York: Oxford Univ. Press for the World Bank, 2000)

4 There are many different locations and types of poverty in North America, including inner-city ghettos, rural communities, immigrants, and the new suburban poverty.

5 Cornel West, *Race Matters* (New York: Vintage Books 1993), pgs. 19-20.

6 Defining what is a “sufficient” level of material things is a nontrivial exercise that goes beyond the scope of the present discussion.

## POVERTY: A BIBLICAL FRAMEWORK

Condensed from chapter 2, pgs. 57-64, of *When Helping Hurts: How to Alleviate Poverty Without Hurting The Poor... and Yourself*.

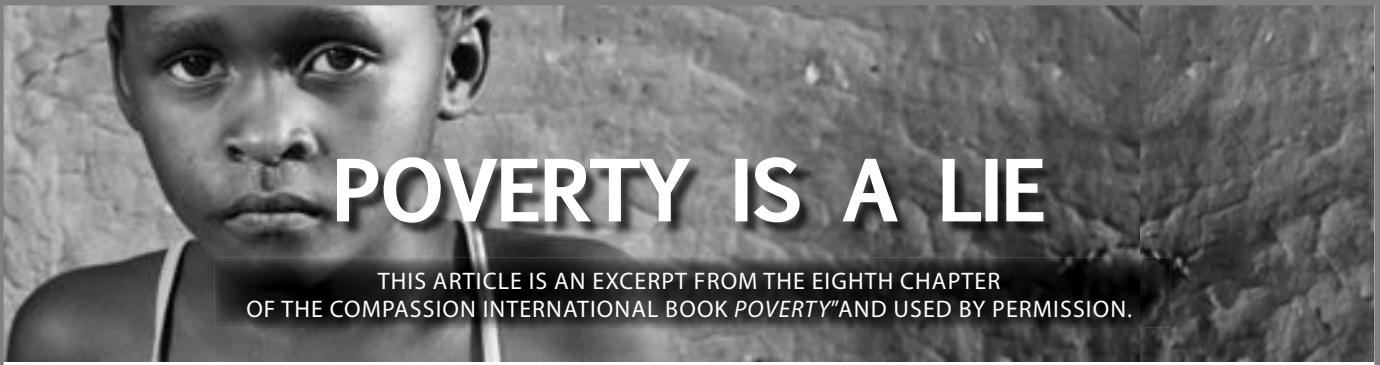
**B**ryant Myers, a leading Christian development thinker, argues that in order to diagnose the disease of poverty correctly, we must consider the fundamental nature of reality, starting with the Creator of that reality. Myers notes that the triune God is inherently a relational being, existing as three-in-one from all eternity. Being made in God’s image, human beings are inherently relational as well. Myers explains that before the fall, God established four foundational relationships for each person: a relationship with God, with self, with others, and with the rest of creation. These relationships are the building blocks for all of life. When they are functioning properly, humans experience the fullness of life that God intended because we are being what God created us to be. *In particular for our purposes, when these relationships are functioning properly, people are able to fulfill their callings of glorifying God by working and supporting themselves and their families with the fruit of that work.*

For some people the brokenness in these foundational relationships results in material poverty, that is their not having sufficient money to provide for the basic physical needs of themselves and their families. For example, consider Mary, who lives in a slum in western Kenya. As a female in a male-dominated society, Mary has been subjected to polygamy, to regular physical and verbal abuse from her husband, to fewer years of schooling than males, and to an entire cultural system that tells her that she is inferior. As a result, Mary has

a poverty of being and lacks the confidence to look for a job, leading her into material poverty.

Desperate, Mary decides to be self-employed, but needs a loan to get her business started. Unfortunately, her poverty of community rears its ugly head, as the local loan shark exploits Mary, demanding an interest rate of 300 percent on her loan of twenty-five dollars, contributing to Mary’s material poverty. Having no other options, Mary borrows from the loan shark and starts a business of selling homemade charcoal in the local market, along with hundreds of others just like her. The market is glutted with charcoal sellers, which keeps the prices very low. But it never even occurs to Mary to sell something else, because she does not understand that she has been given the creativity and capacity to have dominion over creation. In other words, her poverty of stewardship locks her into an unprofitable business, further contributing to her material poverty. Frustrated by her entire situation, Mary goes to the traditional healer (witch doctor) for help, a manifestation of her poverty of spiritual intimacy with the true God. The healer tells Mary that her difficult life is a result of angry ancestral spirits that need to be appeased through the sacrificing of a bull, a sacrifice that costs Mary a substantial amount of money and further contributes to her material poverty. Mary is suffering from not having sufficient income, but her problems cannot be solved by giving her more money or other material resources, for such things are insufficient to heal the brokenness of her four foundational relationships. 🌐





By **SCOTT TODD**

**B**ryant Myers describes poverty in terms of relationships damaged by sin:

- Our broken relationship with God is the essence of spiritual poverty.
- Our broken relationship with others and with community is social poverty.
- Our broken relationship with our environment and our broken self-view (or relationship with self) have been damaged by sin.

Myers states, “Poverty is a result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable.”<sup>31</sup> In short, poverty is a consequence of sin.

### **Poverty Is a Lie**

Compassion President Dr. Wess Stafford offers a view of poverty that has some similarities to those described above. Stafford describes the marred identity and disempowerment as being caused by false messages. He stresses that these false messages have their greatest impact during childhood.

At its very core, poverty is a mindset that goes far beyond the tragic circumstances. It is the cruel, destructive message that gets whispered into the ears of millions by the enemy Satan himself: “Give up! You don’t matter. Nobody cares about you. Look around you: Things are terrible. Always have been, always will be. Think back. Your grandfather was a failure. Your parents couldn’t protect or take care of you. Now it’s your turn. You, too, will fail. So just give up!”<sup>32</sup>

When a child (or adult) believes that lie, then he is poor. Poverty described in these terms is primar-

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ily an internal condition resulting from an external message of oppression. The internal condition is one of disempowerment, fatalism, hopelessness and lack of initiative. The person in this condition will often be a victim of his circumstances rather than an agent of positive change in his community. That person’s extremely low self-view will translate into a low regard for others and likely into damaged relationships. Damaged relationships then reciprocate and reinforce the message of worthlessness. The belief that “it won’t get any better” may undermine initiative. It may not matter how many opportunities are created, because the effort of striving, risking and capitalizing on those opportunities requires a belief in the possibility of a better future. The majority of individuals in that state are incapable of transformational development. To sum it up in one word, they lack hope, and hope is a major engine of growth and wellness.

The marred identity includes a self-view of powerlessness, of being victim to circumstance, of not only low self-esteem but also a projection of low value on others in community. When one sees poverty as having its root in human identity (self-concept), then it profoundly impacts the strategies chosen for development.

When one defines poverty primarily as an internal condition resulting from external devaluing messages, it holds significant implications for poverty-fighting strategies. One must ask: How and when did the internal condition become entrenched? How can “the lie” be exposed and the person freed from its oppression? Can we prevent it from being heard or being believed?

It also becomes clear that when the lie is deeply entrenched in later stages of human development (adults) it is difficult to reverse. However, intervening early in human development, during childhood, offers the best opportunity to reverse or prevent the lie from gaining traction in the identity-shaping stages of human development. 🌐

To read this article along with the Endnotes go to [www.missionfrontiers.org](http://www.missionfrontiers.org)



# WILL THE POOR ALWAYS BE WITH US?

(CONDENSED FROM AN ARTICLE PUBLISHED MAY 2003 IN THE MARC NEWSLETTER)

By **BRYANT MYERS**

**T**o excuse neglect of the poor, Christians sometimes remind us of Jesus' words, "The poor will always be with you" (Mt 26:11). Did Jesus say this? Yes. Does it mean what it appears to mean? Not really.

So what does this troubling phrase mean?

## **The Unforgettable Woman**

Jesus' statement appears in a story that has nothing to do with the poor. It is about a woman Jesus said we will always remember. Just before the Lord's supper and arrest, this woman poured a jar of expensive perfume on Jesus' head.

Jesus knew the woman was preparing him for burial. She understood before the disciples that Jesus was headed to the cross.

The disciples criticize this act of devotion: "Why this waste? ... The perfume could have been sold and given to the poor."

Jesus' reply is withering: "Why are you bothering this woman? She has done a beautiful thing to me." He understood her act and considered it a wonderful gift.

It is at this point that Jesus quotes and extends Deuteronomy 15: "The poor will always be with you, but you will not always have me." Only He and the woman seemed to understand that Jesus would not always be with the disciples.

## **The Mistaken Activist**

There is an important lesson here for Christians

working among the poor. Too many justify ruining their health and destroying their families by their commitment to the poor.

This is not what Jesus asks us to do. Our devotion must be to Him, not the poor. While we are supposed to love our neighbor, especially our poor neighbor, we are to worship only Jesus. The woman understood this, and the disciples did not.

## **The Poor that Aren't Supposed to be There**

By now you can see that I am uncomfortable with the way Jesus' statement is sometimes taken out of context. My disappointment is increased because a little curiosity about the passage Jesus quoted could greatly increase our understanding of God, His people and the poor.

The portion of Deuteronomy from which Jesus quotes starts with a complete contradiction of what Jesus quotes. Dt 15:4 states, "There should be no poor among you..."

Really?

The rest of verse four explains why: "... because in the land the Lord your God is giving you to possess as your inheritance, He will richly bless you." There were to be no poor because there would be plenty.

And there would be more than enough. "For the Lord your God will bless you as He has promised, and you will lend to many nations, but have to borrow from none" (v. 6). There would be a surplus to trade with other nations.

I believe that the loving, caring God who created the world never intended a world of scarcity. I can

believe this before I can believe God intended the poor to always be with us.

But there was a condition. “He will richly bless you, only if you fully obey the Lord your God and are careful to follow all these commands I am giving you today.” The blessing and abundance of the Promised Land are dependent on the faithfulness of God’s people to God’s commands.

It is at this point that an apparent contradiction first enters the text as God commands: “If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend to him whatever he needs.”

How can this be? We were just told “there should be no poor among you,” and now we are given instructions about to what to do if there is a poor person. Did Moses get confused? Is this a contradiction?

I don’t think so.

### **The Ones who Failed**

God knows that there will be poor in Israel, not because God failed to provide, but because humans would not be faithful to God nor to each other. There had to be provision for the poor in the Promised Land because Israel would fail.

And so it is today, I suspect. There is enough agricultural production to feed every person on the planet. Yet people are dying of hunger and chronic malnutrition stunts the growth of children.

It is not that God’s planet cannot provide, but that we do not follow His commands. We neither love God nor love our neighbors.

### **What Jesus Really Meant**

So what did Jesus mean when He said, “the poor will always be with

you?” Did He mean poverty is something we should tolerate?

I don’t think so.

First, Jesus was making a point about worship. He only referred to the poor after the disciples proposed they were more worthy of this woman’s devotion.

Second, Jesus was being ironic. In quoting from this passage, Jesus was letting His disciples know there are only poor in God’s abundant creation because of human sin. “The poor will always be with you,” was a rebuke to His disciples.

JESUS WAS NOT CONDONING THE EXISTENCE OF THE POOR. HE WAS REMINDING US, WITH SOME CONSIDERABLE IRONY, THAT THE POOR ARE HERE BECAUSE WE HAVE FAILED TO KEEP GOD’S COMMANDS.

The passage in Deuteronomy closes with a command. After the verse, “There will always be poor people in the land,” we find this: “Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land” (v. 11).

God knew humankind would face this contradiction. His world is productive enough to meet everyone’s needs. And humans created in His image are creative enough to make it so.

Yet sin in the heart and a fallen creation result in God’s world not being all it was created to be. While God didn’t intend there to be any poor, He knew there would be poor as long as there are sinful people.

Jesus statement that the poor will always be with us is intended to shame us; to remind us that there are poor only because we have failed. He never intended to justify tolerance to the point of neglecting the poor.

### **The Message for Us**

What are we to conclude?

First, Jesus was not condoning

the existence of the poor. He was reminding us, with some considerable irony, that the poor are here because we have failed to keep God’s commands.

Second, unrighteousness—of those who are not poor and the poor themselves—is the cause of poverty. At the most fundamental level sin distorts our relationships with God, with each other and with our world. Our relationships do not work for our well-being and the result is poverty, racism and other expressions of injustice. Poverty was and is not part of God’s intention.

Third, to tolerate poverty by excusing it in Jesus’ name is an insult to our Lord, who so consistently extended Himself for those who were poor, sick and suffering. Tolerating poverty makes a mockery of Jesus statement of His mission in Luke 4:18.

Finally, our response to the poor is to be openhanded, and to enjoy sharing what God has given us. “Give generously to him (the poor) and do so without a grudging heart” (v 10). As a result the “Lord your God will bless you in all your work and in everything you put your had to.” Caring for the poor is good for us!

As long as we live in a fallen world, we are to be openhanded and to lend freely. If loans are not repaid after seven years, we are to write them off. The goal is caring for our family, not running a business.

After all, if we were doing our job, there would be no poor. It’s our fault, not God’s.🌍

# Turning Wine into Clean Water?

An invitation to Explore the Possibilities

ROBBY BUTLER,  
with STEVE DOWNEY and NICK NOLL

Church Planting Movements are changing the spiritual landscape among many poor populations. The intention for such movements to be self-funding through bivocational leadership suggests a natural synergy with “Business For Transformation” (B4T).

Could Church Planting Movements be peculiarly suited for synergy with business models for delivering clean water to the poor?

This question became personal for me during four weeks in January with leaders of “some of the biggest harvests in the world today.”<sup>1</sup> Despite faith and prayer, I had “traveler’s tummy” by the third day. My experienced companion combined prayer with local and U.S. remedies to restore me swiftly, then said:

Some young people I brought to India felt their faith was adequate to drink the local water, so I invited a top-notch missionary doctor to talk to them. When she told them she boils every drop of water she drinks, they asked if faith wasn’t enough. She replied, “The first eight missionaries to come here all died of water-borne diseases within six months. I think they had as much faith as I do.”

Still, I wondered, “Aren’t the locals resistant to local bacteria?” No. I soon found one of my hosts suffering as I had. (Since then I have learned that, in some parts of the world, half of all hospital beds are filled with victims of water-borne disease.)<sup>2</sup>

Yet water contamination is perhaps the most addressable factor in material poverty. And the economic benefits to both the poor and their communities are undeniable:

Sustainable access to improved sanitation, good hygiene habits and decent water unlock the door that bars so many millions of people from climbing out of poverty. It is the poor who suffer most now, so improving their health provides the biggest returns: essentially, the healthier they are, the better they will be able to work. They will grow more, and their nutrition will improve.<sup>3</sup>



*Robby Butler served at the U.S. Center for World Mission from 1980 to 2004. He now serves as a consultant to church and mission leaders, and an occasional writer for Mission Frontiers.*

In recent years these compelling benefits have stirred aggressive charitable efforts to provide clean water—both secular and faith-based. Yet the vast majority of those who still lack clean water are also the poorest people on the planet (see sidebar).

Two recent books<sup>4</sup> may suggest how *Church Planting Movements* can employ a *business model* to ...

- create employment opportunities that
- serve the poor in particular, and
- improve local access to clean water.

## Water, Water Everywhere

The link between poverty and water can be measured in *competition, cost/convenience, purification, and sanitation with education*.<sup>5</sup>

*Competition* arises where limited water is available for drinking, irrigation and industry. Those in power control water resources, and the poor lose when the supply is reduced.

*Cost/convenience* reflects the daily effort required to access sufficient water. People can only live near water, but for the poor, the time-cost of obtaining “cleaner” water often interferes with education or profitable employment. The poor frequently...

- fetch water from a distance,
- use sources of questionable quality,
- risk contamination of stored water,
- rely on unethical providers, and
- pay more than those with plumbing.<sup>6</sup>

(Many excellent charity-based well-drilling ministries are whittling away at this access problem.)<sup>7</sup>

*Purification* is an increasing global challenge—from biological, natural, agricultural, industrial, and pharmaceutical contaminants.<sup>8</sup> The poor must use the most questionable water, and can become a breeding ground for diseases that threaten everyone in their communities. So helping the poor access clean water benefits their whole community. Historically, purification has only been viable at a community level, through urban treatment filtering of well water. (Wells improve quality *and* access, but must be monitored, maintained, and protected.)

*Sanitation with education* is another vital factor. The poor most often lack basic understanding regarding contamination, and opportunity to apply that understanding. This is one reason literacy is such a powerful weapon against poverty.<sup>9</sup>

### Getting Personal

New, inexpensive filter purification technology makes possible a revolution in clean water access akin to what the cell phone is doing for services and information.<sup>10</sup> Individual house churches or families can now use and care for their own personal filter and share it with others, enabling use of local unimproved sources and serving as a safety net for community treatment.<sup>11</sup>

When disasters compromise community water treatment,<sup>12</sup> portable filters can continue serving in an evacuation.

### Turning Wine into Clean Water?

Steve Downey<sup>13</sup> and Nick Noll,<sup>14</sup> my collaborators for this article, have identified two filters developed since 2008 (Sawyer® and Berkey®) which exceed EPA standards for water purifiers and appear most useful for missionaries and those they serve.<sup>15</sup> Neither is yet capable of turning wine back into water, but both are ...

- effective for nearly all pathogens,
- low-cost and low-maintenance,
- long-lasting and fully portable,
- and “fail-safe” (plug up rather than allowing pathogens through).

### Church Planting Movements

Large-scale efforts to address poverty can be hindered by corruption at high levels and/or spiritual forces which rob the poor of their initiative and creativity. The collective discipling, personal transformation and trust relationships which develop in Church Planting Movements (CPMs) produce the kind of “spiritual capital”<sup>16</sup> necessary to sustain businesses that break the poverty cycle.

CPMs are flourishing among the poor, and the relational discipling of CPMs creates an ideal environment for the propagation of literacy and hygiene education. Even before the advent of CPMs, Frank Laubach is credited with bringing literacy to a hundred million people through his emphasis on *How to Teach One and Win One for Christ; Christ’s Plan for Winning the World* (Zondervan, 1964). How much more will God do in our day as we encourage and

assist CPMs to be active in lifting their members and their communities out of poverty?

### The Business of Business

A few years ago Landa Cope’s materials first helped me see the key role business has in providing employment and reducing the cost of goods and services. Charity can help in a crisis, but generally ...

- reduces personal initiative,
- undermines local businesses,
- hinders long-term growth, and
- are unsustainable.

In contrast, business models can ...

- cultivate personal initiative,
- generate income for house church leaders and their coaches, and
- sustainably reduce the local cost of goods.

The time is ripe for business initiatives to reduce the cost of clean water through the sale of new filtering technology. Through microfinance loans individuals could purchase filters on credit to be repaid from ...

- reduced medical expenses,
- productivity gains, and/or
- selling clean water to others at a reduction of their current cost.

## Water, Sanitation and Poverty

distilled from the Stockholm International Water Institute

- Poor people living in the slums often pay 5-10 times more per liter of water than wealthy people living in the same city.
- 884 million people (13% of world population, about half of whom live in Asia) rely on drinking water from unimproved sources such as ponds, streams, irrigation canals and unprotected dug wells.
- Almost one-tenth of the global disease burden could be prevented by improving water supply, sanitation, hygiene and management of water resources.

[See MissionFrontiers.org for more facts.]

# Sawyer Filters

from Availability to Abundance

- Most filters provide only enough clean water for drinking. But at 8 gal/hr gravity-fed to 3 gal/min under pressure, Sawyer filters produce enough water to bathe and wash clothes as well, thus eliminating contact illnesses and parasites.
- Some church schools with Sawyer filters give students unlimited clean water plus all they want to carry home at night. They then give clean water to the community in the evening, so that the church becomes the daily “watering hole.”
- A MAP, Int. study in Bolivia showed that people using Sawyer filters gain an extra 20-30 days of productive work per year!
- The same study in Ecuador showed improved general health yielding annual reductions of \$30–40 per year in medical expenses. A study in Rwanda by Compassion, Int. gave similar results.
- Another study in Bolivia by Food For the Hungry showed an 85% reduction in dysentery, eliminating all cases from contaminated water.
- A study of 20 schools in Pakistan using Sawyer filters found an increase in attendance from 70% to 92% through improved health.
- Sawyer manufactures its filters in the country of distribution. One Haitian remarked, “Everyone is sending us stuff, but you give us jobs.”

Of the two filters mentioned above, the Sawyer® is best suited for poverty contexts with high levels of water-borne disease. It...

- improves health and productivity,
- is low-cost and lasts for years, and
- filters rapidly enough for on-demand use.

The other filter mentioned above, the Berkey®, removes a much wider range of EPA recognized dissolved contaminants<sup>17</sup> and still costs less than 2¢/gallon for replacement filters. Both companies are owned by Evangelicals, but Sawyer® is more aggressively pursuing sustainable business models for providing the world's poor with clean water.

Retired missionary Lou Haveman is coordinating Sawyer®'s global distribution. To learn more visit [Business-Connect.net/water-business](http://Business-Connect.net/water-business).

*Note: As of this writing, none of the authors of this article have a financial interest in Sawyer® filters. However Nick's business sells 40+ other brands of filters, including Berkey® filters, and will soon be carrying Sawyer® filters as well.*

*Toward experimenting with business models that reward everyone's involvement, Robby and Nick have worked out a deal for interested missionaries and their friends to share in a group discount on Berkey® filter systems and portable water bottles, plus a commission for referring others. See the paid ad for Berkey® filters on page 13.*

- 1 As quoted in my May MF article: *Church Planting Movements from One Indian Perspective*
- 2 <http://wsscc.org/media/vital-statistics>
- 3 [http://siwi.org/documents/Resources/Water\\_Front\\_Articles/2007/WF4-07\\_A\\_Little\\_Light\\_Relief.pdf](http://siwi.org/documents/Resources/Water_Front_Articles/2007/WF4-07_A_Little_Light_Relief.pdf)
- 4 *Next Generation Business Strategies for the Base of the Pyramid: New Approaches for Building Mutual Value* by Ted London and Stuart Hart (FT Press, 2010), and *The*

*Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits* by C. K. Prahalad (Pearson Prentice Hall, 2009).

- 5 [WaterSanitationHygiene.org](http://WaterSanitationHygiene.org)
- 6 *The Poor Pay More* <http://hdr.undp.org/en/media/HDR06-complete.pdf> (pp 51–53)
- 7 [clean-water-for-laymen.com/clean-water-organizations.html](http://clean-water-for-laymen.com/clean-water-organizations.html) and [hydromissions.com/links.htm](http://hydromissions.com/links.htm)
- 8 The difference between biological and other contaminants is comparable to the difference between a pipe bomb and a nuclear bomb. Biological contaminants multiply and spread, while other contaminants (such as the Chlorine often used to control pathogens) only affect the one who ingests them.
- 9 From 2002–2005, *Mission India* provided literacy training for 74,000 people with an initial average daily income of 77¢—well below the U.N. poverty standard of \$1/day. Through this one-year, two hour/night training, average income rose by an average of 57%, as reported in *Is Hearing Enough? Literacy and the Great Commandment* (WCL, 2010), pp 76-77.
- 10 “Cell phones increasingly make banking and other key services available to the very poor, along with information to guard them from price-gouging.”—Gary Edmonds, former secretary-general of the World Evangelical Alliance, and president of *Breakthrough Partners*.
- 11 Even in the U.S., centralized treatment can fail. In 1993 403,000 people became ill and 69 died when a Milwaukee treatment plant became infected, costing \$32 million for medical care and \$65 million in lost productivity.
- 12 Hurricanes Katrina and Rita impacted 800 treatment plants, affecting five million people, and placed uncouneted wells under “boil” restriction. <http://mceer.buffalo.edu/publications/Katrina/07-SP02web.pdf>
- 13 A *Lifewater-trained* volunteer with experience in Kenya (with River International and Harvest Keepers) and Latin America (River International). Steve is the author of <http://clean-water-for-laymen.com>
- 14 A second-generation MK with a passion to address water needs through *911Water.com*
- 15 Similar but less suitable filters discovered in our research include reverse osmosis, Katadyn®, and Lifesaver®. Nick and my wife independently researched filtrations options and, like many missionaries, settled on Berkey® filters for our home use.
- 16 See “Spiritual Capital” by Ken Eldred, on p. 11 of this issue.
- 17 [Water.EPA.gov/drink/contaminants/upload/mcl-2.pdf](http://Water.EPA.gov/drink/contaminants/upload/mcl-2.pdf)



Dave Datema, General Director, Frontier Mission Fellowship

The “Arab Spring” that has recently taken over the headlines brings one question to my mind: should a Western construct called democracy be planted in a non-Western culture, where the prerequisites of that construct (the thought development, experimentation, etc.) are absent? Western democracy developed over centuries and was a torturous, never-guaranteed process that led, step by step, to a certain formation of rights and privileges called “democracy.” Can we really bypass that process and yet expect the end result to happen? What kind of democracy is really being birthed in these countries?

We could ask the same question with regard to missions in general. Should a Western form of church be planted in a non-Western culture, where the prerequisites of that church (the particular history and theology, etc.) are absent? We would say “No.” We have come to see that it is more desirable for a church to forge an identity within its own particular history and theology, rather than to adapt that of another culture. We would also add that *if* a Western form of church is planted in a non-Western culture, it, like the non-Western democracies mentioned above, would be a weak, superficial version of the original thing (which in some cases would be good). Once again, you cannot ignore the process and expect the same result.

Well then, let’s ask the same question with regard to poverty. Should Western solutions to poverty be planted in a non-Western culture, where the prerequisites of those solutions (science, technology, etc.) are absent? Stated differently, aren’t all Western solutions to non-Western problems like poverty inherently limited because they lack the internal process

that makes the end result possible? Is it not fair to suggest that until there is an internal process that leads to internal solutions, our work will most often be negligible? In some ways, the developing world is like a wishful-thinking graveyard with broken-down and abandoned projects once thought helpful littering the landscape—a row of latrines that are never used here, a neglected farming compound there.


A key characteristic of a healthy community is its ability to solve the problems it faces in a way that enables or sustains the well-being of the individuals in that community. For those of us who live in places with clean drinking water right at the tap, we may take for granted that our community had the necessary resources and abilities to determine that a lack of clean water was a detriment to our well-being and did something about it. It’s not just a one-time thing either. When the next problem comes up, our community has the ability to find and implement a solution. Sure, there will be mistakes and failures along the way, but the existence of the process gives hope for the community.

This ability to find solutions is often lacking in impoverished communities. That’s why Western approaches to meeting needs for those communities rarely leads to long-term, positive impact. The need has been met without the community going through the problem solving/decision making process, leaving the community still dependent on outsiders to do it for them when the next problem comes along.

For example, let’s say my community failed to supply clean water. Outsiders with good intentions might happen by and determine that we need a well

dug to supply us with clean water. So they pull in with their equipment, and before you know it we have clean water. The problem is we were left out of the process. We needed to be the ones to determine the priority clean water should have. We needed to be the ones to search for possible solutions. We needed to be the ones to determine how it would be paid for and how it would be maintained. We needed to be the ones to discover, sometimes through painful experience, who in our community had the ability to administer such a project.

To understand the problem, it is also important to note how impoverished communities ended up this way. Most of them did have the internal processes to solve problems at one point in their history. In many cases the responsibility to find solutions was usurped by outsiders, often violently. For example, in much of the developing world it was the colonial powers who took over the task. For decades colonial powers managed the process that identified problems and solutions to them. They decided where roads, hospitals, and schools would be built. By the time they returned power, the next generation of the indigenous population had lost much of the ability of their ancestors to lead that process.

The point is that when addressing poverty, solutions must have people development at their core. Throwing money at the problem will not work and will often make matters worse. Going back to an idealistic past will not work either because it fails to address the new world in which they find themselves. Impoverished communities must learn from their history, see how others are solving problems, and then be empowered to determine what will be their way in the future. Do we have the patience to trust the process? 

# The Genius of

# WRONG

Building the Right  
Church Depends  
on Using All the  
Wrong People.

DAVID PLATT

I was sitting at a table with an old friend who leads a large and thriving church. “We try to make everything easy for the members of our church,” he said to me. “We encourage them to get to know people in our community, whether in their neighborhood or office or anywhere else. Then all they have to do is invite those people to church. At church, those people will hear relevant, gifted communicators in a warm, attractive, and appealing environment where their children can be a part of top-of-the-line programs.”

He concluded, “If our members will just invite their friends to the environment we create, then we can take care of the rest.”

Then he asked me what we do at Brook Hills.

Hesitantly I said, “We actually do the exact opposite.”

“Oh really,” he said. “What do you mean?”

“Well, when we gather as the church, our main focus is on the church. In other words, we organize our worship environment around believers, not unbelievers.”

He looked confused. “Why would you do that?” he asked. “If your worship environment on Sunday is not appealing to non-Christians, then how is your

church going to intentionally lead unbelievers in Birmingham to Christ?”

“We’re going to equip our people every Sunday to lead unbelievers in Birmingham to Christ all week long,” I said.

“Your members are going to lead them to Christ?”

“That’s our plan.”

“Well,” he said, “once those unbelievers become believers, how are they going to grow in Christ?”

“Our people are going to be equipped to show new believers how to live as followers of Christ,” I said. “I want people in the church to be able to fulfill the purpose for which they were created without being dependent on gifted preachers, nice buildings, and great programs to do it for them.”

Looking puzzled, he said, “Well, that’s a new approach.”

Now, again, I am a young pastor, and I have a lot to learn, particularly from pastors like this one, whom I respect greatly. But I don’t think I’m coming up with something new here.

I believe in the people of God. Or more specifically, I believe in the work of God’s Spirit through God’s Word in God’s people. The last thing I want to do is rob Christians of the joy of making disciples by telling them that I or anyone or anything else can take care of that for them.

Someone might ask, “But if a church has a gifted communicator or a gifted leader, wouldn’t we want as many people as possible to hear that person?”

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The answer is “not necessarily.” The goal of the church is never for one person to be equipped and empowered to lead as many people as possible to Christ. The goal is always for all of God’s people to be equipped and empowered to lead as many people as possible to Christ.

I also believe in the plan of God. In Jesus’ simple command to “make disciples,” he has invited every one of his followers to share the life of Christ with others in a sacrificial, intentional, global effort to multiply the gospel of Christ through others. He never intended to limit this invitation to the most effective communicators, the most brilliant organizers, or the most talented leaders and artists—all the allegedly right people that you and I are prone to exalt in the church. Instead, the Spirit of God has empowered every follower of Christ to accomplish the purpose of God for the glory of God in the world. This includes the so-called wrong people: those who are the least effective, least brilliant, or least talented in the church.

Building the right church, then, is dependent on using all the wrong people.

### **Manufactured Elements**

At one point in *Radical*, I described the various elements that we in America have manufactured for growing a church.<sup>1</sup> I want to revisit the discussion I began there and take it further so we can better explore what a church might look like if it properly valued the wrong people.

It’s commonly assumed that if you and I want to be a part of a growing church today, we need a few simple elements.

First, we need a good performance. In an entertainment-driven culture, we need someone who can captivate the crowds. If we don’t have a charismatic communicator, we’re sunk from the start. Even if we have to show him on video, we get a good speaker. And for a bonus, we surround the speaker with quality music and arts.

Next, we need a place to hold the crowds who will come. This usually means investing hundreds of thousands, if not millions, of dollars in a facility to house the performance. The more attractive the environment, the better.

Then once the crowds get there, we need something to keep them coming back. So we start programs—first-class, top-of-the-line programs—for kids, youth, and families, for every age and stage. And in order to have those programs, we need professionals to run

them. That way parents can drop their kids off at the door, and the professionals can handle ministry for them. We don’t want people trying this at home.

There it is: a performance at a place filled with programs run by professionals. The problem, though, is the one *p* we have left out of the equation: the people of God.

### **People, Not Performances**

What if growing the church was never intended to depend on creating a good performance with all the right people on the stage? Where did we get the idea that this was necessary? Certainly Scripture instructs us to gather for worship.<sup>2</sup> This is nonnegotiable but not necessarily in the way we usually think about it.

WHAT IF GROWING THE CHURCH WAS NEVER INTENDED TO DEPEND ON CREATING A GOOD PERFORMANCE WITH ALL THE RIGHT PEOPLE ON THE STAGE? WHERE DID WE GET THE IDEA THAT THIS WAS NECESSARY?

Imagine being in a church on the other side of the world where it is illegal for the church even to exist. You wait until midnight, when everyone else in the village is asleep, to quietly leave your house. Under the cover of darkness, you sneak down winding roads and past silent houses, looking around every corner to make sure no one is following you. You know that if you or anyone else from your church is caught, you may never see your home again. For that matter, you may never see the light of day again.

Yet you continue on until you round a bend, and there you see a small house with a faint light emanating from it. Checking one last time to make sure you have not been tailed, you slip inside. There you are greeted by a small band of brothers and sisters who have made the same long trek. As you look at their weary but expectant faces, you realize something: Not one of them has come because a great communicator has been scheduled to speak. Not one is present because a cool band is scheduled to play. No, all are there simply because they desire to gather with the people of God, and they are willing to risk their lives to be together.

Performance has nothing to do with it. People have everything to do with it.

Whenever I am in churches overseas like the one just depicted, I am reminded of how much we have filled our contemporary worship environments with performance elements such as elaborate stage sets, state-of-the-art sound systems, and high-definition video

screens. I am also struck by our reliance upon having just the right speaker and just the right musician who can attract the most people to a worship service. But what if the church itself—the people of God gathered in one place—is intended to be the attraction, regardless of who is teaching or singing that day? This is enough for our brothers and sisters around the world.

But is it enough for us?

I am haunted by this question on Sundays as I stand in a nice auditorium with a quality sound system and large video screens on the wall, all designed to spotlight select people on stage. It's not that everything in this scene is necessarily wrong, but I do wonder what in this scene is biblically best and practically healthy for the people of God. I have more questions than I have answers on this issue, and I am grateful for leaders in our worship ministry who are willing to ask the questions with me.

I mentioned earlier that we recently cut 83 percent of our worship budget. We did this not only to free up resources for urgent needs around the world but also to scale back our emphasis on nonessential elements of corporate worship. We want to focus on ways we can cultivate the best people: a people who love to pray together, fast together, confess sin together, sing together, and study together; a people who depend more on the Word that is spoken than on the one who speaks it; a people who are gripped in music more by the content of the song than by the appeal of the singer; and a people who define worship less by the quality of a slick performance and more by the commitment of a humble people who gather week after week simply to behold the glory of God as they surrender their lives to him.

### **Where Will Our Lives Count?**

Isn't this the model of Jesus? During his ministry on earth, he spent more time with twelve men than with everyone else put together. In John 17, where he recounts his ministry before going to the cross, he doesn't mention the multitudes he preached to or the miracles he performed. As spectacular as those events were, they were not his primary focus. Instead, forty times Jesus speaks to and about the men in whom he had invested his life. They were his focus.

When he came to his ascension, Jesus had no buildings or programs to point to and no crowds to boast of. Indeed, most of the crowds had walked away. Just 120 unschooled, ordinary people were gathered—a small group with a small band of leaders.

And he had given them one command as their commission: make disciples. Do with others what I have done with you, Jesus had said. Don't sit in a classroom; share your lives. Don't build extravagant places; build extraordinary people. Make disciples who will make disciples who will make disciples, and together multiply this gospel to all peoples. This is the simple command that was to drive the church. And this is the simple command that is to drive each of our lives.

I don't want this command to be treated as optional in my life or in anyone else's life in the church I pastor. Personally, I have an intentional disciple-making plan that involves sharing life with and multiplying the gospel through my family, a small group of men within our church, and church planters we are sending out from our church. I don't want to imply that this plan is always smooth in practice or easy to implement. Like you, I am constantly beset by the busyness of life and the responsibilities of leadership, and if I am not careful, disciple making fades into the background. As a result, I want to act intentionally, for if I forsake the priority of people, then I will miss the purpose of God.

Every one of our pastors and church staff has designed similar disciple-making plans. In addition, we help all new members in our church to outline their plans for how they will be involved in making disciples of all nations.<sup>3</sup> The key for all of us is an intense desire and intentional effort to make every one of our lives count for the multiplication of the gospel in the world.

Regardless of your place in the church, remember that you are not intended to be sidelined in the kingdom of God. You may at times feel like the wrong person, thinking you are not gifted enough, smart enough, talented enough, or qualified enough to engage in effective ministry. This is simply not true. You have the Word of God before you, the Spirit of God in you, and the command of God to you: make disciples of all nations. So whether you are a businessman or a businesswoman, a lawyer or a doctor, a consultant or a construction worker, a teacher or a student, an on-the-go professional or an on-the-go stay-at-home mom, I implore you to ask God to make your life count where you live for the spread of the gospel and the declaration of his glory to the ends of the earth.

### **A Better Way**

A house church leader in Asia once wrote how persecution in his country had stripped his church of its resources. Yet, in his mind, this had been a good thing. "We soon found that rather than being weakened by the removal of all external props, we were actually much stronger because our faith in God was purer,"

he wrote. “We didn’t have any opportunity to love the ‘things’ of God, so we just learned to love God! We had no plans or programs to keep running, so we just sought the face of Jesus!...We don’t believe the world needs another single church building. They need Jesus, and they need to worship and grow in God’s grace with other believers... according to the pattern of the first church in the New Testament.” Then this house church leader concluded, “When we finally reach the end of all our useless programs and give up in desperation, Jesus will always be there to show us a better way—his way.”<sup>4</sup>

This is the beauty of the plan of God, particularly when we contrast it with the plans we create that are dependent on performances, places, programs, and professionals. If the spread of the gospel is dependent on these things, we will never reach the ends of the earth. We will never have enough resources, staff, buildings, events, or activities to reach all the people in our community, much less all the peoples in the world.

But we will always have enough people. Even if they seem like the wrong people.

If eleven disciples on a mountain in Galilee were enough to launch the gospel to the ends of the earth, then a church with a handful of members can spread

the gospel in and beyond a community, regardless of the amount of material resources it has. The plan of God is certainly not confined to large churches or gifted leaders. The plan of God is for every person among the people of God to count for the advancement of the kingdom of God.

What if each of us were actually making disciples who were making disciples who were making disciples? Is it too idealistic to dream that the church of God, unleashed for the purpose of God, might actually reach the ends of the earth with the gospel? Is that realistic? You bet it is. In fact, it’s guaranteed. Jesus has promised that every nation, tribe, tongue, and people are going to hear the gospel, and it is going to happen through all of us.<sup>5</sup>

### Endnotes

- 1 David Platt, *Radical: Taking Back Your Faith from the American Dream* (Colorado Springs, CO: Multnomah, 2010), 48–50.
- 2 Hebrews 10:24–25.
- 3 You can find a template for our new member disciple-making plans on our church’s website. Go to [www.brookhills.org/ne/impacthtml](http://www.brookhills.org/ne/impacthtml), and click on “Homework Assignment #3.”
- 4 Quoted in Brother Yun, Peter Xu Yongze, and Enoch Wang with Paul Hattaway, *Back to Jerusalem* (Waynesboro: Gabriel, 2003), 64, 108, 133–4.
- 5 Matthew 24:14; Revelation 7:9–10; Romans 10:13–15.

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# Celebrating **10** of Insight YEARS

## What has God done?

MELODY J. WACHSMUTH

“I had no idea what I had here,” related Mariah, Insight class of 2004. “It wasn’t until I was in college that I realized it, and I wished I would have taken more advantage of the time.”

Mariah was speaking in terms of transformative knowledge and community, both common themes reflected upon by former students at the recent 10-year celebration of Insight’s existence and impact. Insight, the U.S. Center for World Mission’s one-year college level academic program, aims to “prepare future Christian leaders through an intensive study of God’s purposes throughout world history” (Insight promotional materials). It accomplishes this through an integrated, multi-disciplinary study that spans history, social-sciences, philosophy, literature, science, theology, biblical study, and missiology. The four chronological modules are largely based around independent study and reflection followed by a focused peer-facilitated discussion, thereby creating a unique and dynamic learning environment. Students also benefit from occasional guest lecturers and content-related field trips.

The 10th anniversary celebration of Insight, held at the USCWM on March 26, began with a private alumni dinner in which alumni were able to freely share about their Insight experience—a sharing that was replete with humorous stories, fond reminiscences, and heartfelt sharing of Insight’s impact. As favorite memories and moments of hilarity were received by knowing laughter from the crowd, one sensed a tangible sense of cama-

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*Melody J. Wachsmuth studied cross-cultural studies and theology at Fuller Theological Seminary. A recent member of the Frontier Mission Fellowship, she now lives in Croatia, where she is researching and writing about the church and mission in the Balkans. For more information on the Insight program visit [www.yearofinsight.org](http://www.yearofinsight.org), or email, [info@yearofinsight.org](mailto:info@yearofinsight.org), or call, 626-398-2472*

raderie in the room possible only after an extended shared experience. It is this shared learning experience, forged by individuals undergoing paradigm shifts, that creates such a deep community who desire to stay connected long after finishing the program.

Following the student sharing, the gathering opened up to the USCWM community at large. Dave Datema, the first director of Insight and current General Director of the Frontier Mission Fellowship, gave the keynote address for the evening. Thoughtfully reflecting on the last ten years, he mused upon the original goals and hopes surrounding the birth of Insight. Why should students not be able to gain the advantages of the Perspectives course in an undergraduate format, preparing their minds to interpret the information they would gain at a secular college? What if they had a foundation for missions and an understanding of God’s movement through history before they went to college? Insight’s beginnings were bathed in prayer, related Dave, and consequently its intent was never to be just about books and words, but to affect a deep level change in each student.

Was this hoped-for transformation evident in the student sharing during the evening? In fact, even as Insight uniquely offers a multi-dimensional view of history in order to provide an intellectual basis for faith and mission, so student sharing presented a multi-faceted picture of Insight’s impact. Jonathan, class of 2003, described his process of learning to love God with his mind as the “big, wrecking ball of Insight” that began to pound against his world-view. As his paradigm shifted, his questions began to center on the question of what God was doing in the world and a realization that he could be part of God’s work and story.

Mariah related how Insight’s exposure to current mission trends provoked her own personal realization that she thrived on being a “fore-runner, feeling out boundaries and traipsing near the cutting edge of

knowledge and methodology.” Carrie, class of 2006, shared how Insight gave her a “colorful palette” from which to participate in discussions and critically think “out-of-the-box.”

How has this expanded knowledge and consequent transformation impacted students’ present paths and future vocations?

Datema noted that there is no particular pattern or prediction of where people go after Insight. Both domestic and international, and in vocations that range from science teacher to working cross-culturally, students’ life paths are diverse. This in itself testifies to the positive effect of the curriculum. Rather than streamlining students into a particular line of work, it prepares students’ minds to interact missionally with the world at large, wherever they find themselves. For Kirstie, class of 2006, part of her future direction sprung from an idea she had during Insight. As she was participating in a discussion one day, she suddenly wondered how all of this knowledge could possibly correspond to her love of writing for children. “What if,” she wondered, “there was a children’s mission magazine?” Years later, she finds herself working in just such a capacity as a writer for the Global Xpress Kids Club.

Katie, class of 2009, shared about her childhood desire to be a missionary, and Insight’s role in illuminating, refining, and forging that desire into a focused, informed purpose. When she moved to the border of Burma and Thailand, she was able to put into practice everything she had learned. Although she confessed that she had previously been very shy as an Insight student, her confident and articulate sharing illustrated yet another point of change.


Mariah’s love of being a “boundary challenger” is constantly tapped as she has found herself in various roles and jobs which required her to “invent” a particular direction in which to move. Currently, this strength manifests in her new role of being on the missions committee at church. As it is presently in an ambiguous place, she therefore sees an opportunity to utilize some of her knowledge and direction-setting skills.

With all of the testimonies of transformation and exciting ways Insight students have applied their experiences to their present lives, one might wonder how effective Insight has been statistically. Does it work like a magic formula, merely needing to plug students into a year program and expecting 100 percent success rate? Indeed, how can Insight categorize success? Dave Datema mused that one of Insight’s strengths is the provision of a safe place for a “doubting genera-



tion” of students where they can question, probe issues, and develop a robust foundation and a deep conviction behind beliefs. However, Dave noted that Insight is a very small point in a person’s life so that sometimes an experience, although powerful at the time, can fade amidst the loud, distracting voices of our culture. But Dylan, class of 2003, who seemed so deeply impacted that he struggled finding the best words to articulate how life-changing Insight became

for him, poignantly noted that this is never the end of the story. The result of such an intense and transformative experience like Insight cannot be turned off from one’s consciousness. Instead, Dylan says, he believes there is a “haunting of remembrance”—a remembering of what God did during that time and the story into which he is inviting each student. This is, Dylan notes, because God is God, and that is how He operates. And that point is really the crux of the matter—because God is God, he uses Insight to teach, transform, and call, and such a momentous experience remains a dynamic piece of history in each person’s life.🌐



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# Raising Local Resources

## Resources May be Closer than You Think

Glenn Schwartz, Executive Director, World Mission Associates

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 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. 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 importance 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 thousand 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 -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...
- 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.

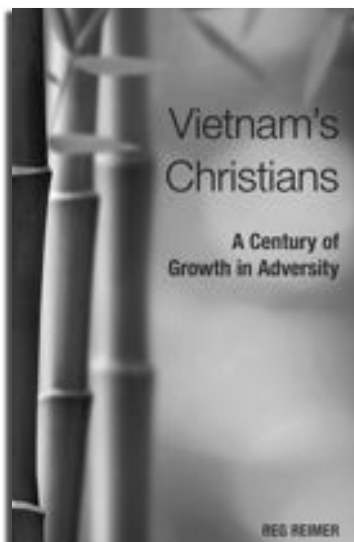
It goes without saying that mobilizing local resources—even when they seem to be meager—is healthier in the long run than developing a long-term dependency on outside resources. It is regrettable that many good opportunities have been lost because of our assumption that the poor cannot help themselves.

As I have said many times in various formats, 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. 🌐

*Glenn Schwartz is author of When Charity Destroys Dignity: Overcoming Unhealthy Dependency in the Christian Movement. It is available on the website of World Mission Associates - [www.wmausa.org](http://www.wmausa.org)*



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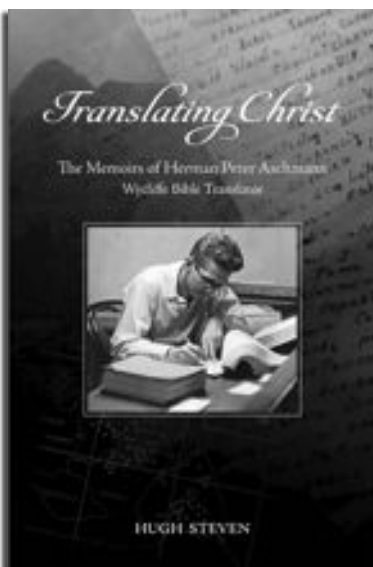
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Edgar J. Elliston holds a PhD in Curriculum and Instruction with cognates in International Development and Intercultural Studies from Michigan State University. He completed his MA in Missiology at Fuller Theological Seminary.

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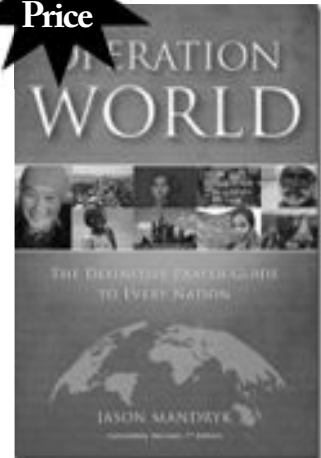
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# Further Reflections



## Empowering our Evangelism

Greg H. Parsons, Global Director, U.S. Center for World Mission

**D**iscussing the poor is one of those subjects that makes us uncomfortable. Perhaps it is because we feel, at some level, it is their fault—they brought it on themselves. I'm sure it is true sometimes. People make bad decisions every day, and we've all heard the stories of those who had great jobs, a home with a family, only to lose it all for some reason.

Another reason we don't like to think about it much might be that we really don't want to get a burden for the poor or we might have to do something about it! It could rattle our comfort zone. And after all, we are involved in missions, and that is our way of reaching out.

Of course, if you are really involved in missions, you must deal with the poor and the issues of justice or clean water and other local environmental needs that often cause poverty. These issues impact mission work in all kinds of places. Where it doesn't yet, it likely will in the future.

The interesting fact is that by dealing with, say, an issue of clean water, you positively impact the lives of the poor and often create opportunity and improve health. Studies have demonstrated that clean water alone improves productivity and decreases health expenses.

I realize that some who read this issue and this editorial will likely wonder if we are just trying to be "cool" in talking about these issues. After all, we are the "unreached peoples" people. How does this relate? Perhaps a true story will help.

Last year, I met Peter Harris, who is the founder of A Rocha ([www.arocha.org](http://www.arocha.org)) the Portuguese word for "rock." I've since called Peter "the Ralph Winter of conservation." He has been around this kind of work for more than 30 years. He lives

it out daily. As committed Christians working on dozens of projects over many years, here is what A Rocha have learned:

1. Those who research and work on environmental and conservation projects are often depressed and hopeless. When they see God followers caring about God's creation, they are shocked and grateful for the added efforts. It gives them hope. It opens doors for the gospel.
2. They have the opportunity to build bridges with the entire community, including the local government.
3. It opens doors for sensitive sharing of faith with the poor, others working on the projects and government officials.

In other words, working on problems that impact people's lives, health and productivity empowers our evangelism. And often that is with those who might not hear the truth through other avenues.

Like sharing through business or medical work, this should never be done with coercion. Working with the poor already has huge, built-in dependency potential. We don't want more "rice Christians" who "believe" because they get food or water but don't hang around when their circumstances improve. I rarely recommend "handouts" except in response to emergency or urgent situations. And almost never cash! While I don't have the space to explain more here, biblically and practically people actually need to work.

So, like Paul, we urge or compel people to turn from sin, repent and turn to Christ by faith. But we never make our efforts with them or our offer of food or water contingent upon them

THE INTERESTING FACT IS THAT BY DEALING WITH, SAY, AN ISSUE OF CLEAN WATER, YOU POSITIVELY IMPACT THE LIVES OF THE POOR AND OFTEN CREATE OPPORTUNITY AND IMPROVE HEALTH.

getting a tract or hearing a message. As you might expect, the message that may speak the loudest will often come through our effective service—which can come in many forms.

We all know of examples where care was not taken to understand the local situation and, as a result, efforts seemed ineffective, if not destructive. Naturally, any project—indeed any work in a different cultural setting—needs to be done in the context of the real needs of the situation, and, where possible, with the involvement of the community. While those who work on a project for a few weeks as volunteers might not need to understand a great deal about the culture and language (they should be oriented of course), it would be wise, and more effective, if those leading the work do.

One of my biggest fears with raising an issue like we have done with this *MF* is that people will mistakenly think that working with the poor in some way is only a means to sharing the gospel. There is no question that these kinds of efforts do open doors. As I've stated above, they often open doors with people who would not ordinarily be exposed to the gospel. But I believe we do this kind of work because it is good. It demonstrates God's goodness. It displays His glory to restore His original creation. We long to see the destructive work of our mortal enemy—Satan—thwarted, and this is one more way to accomplish that and to let God's creative light shine. 🌍

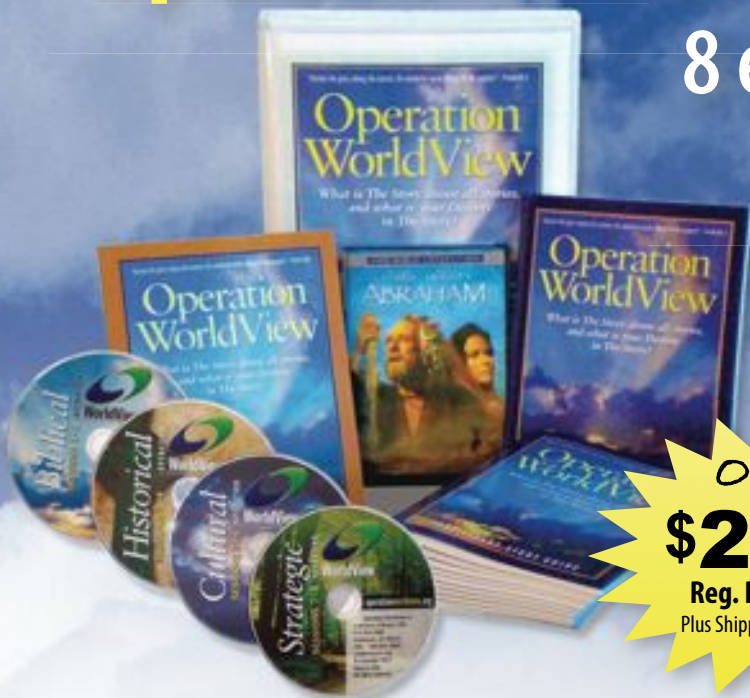
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