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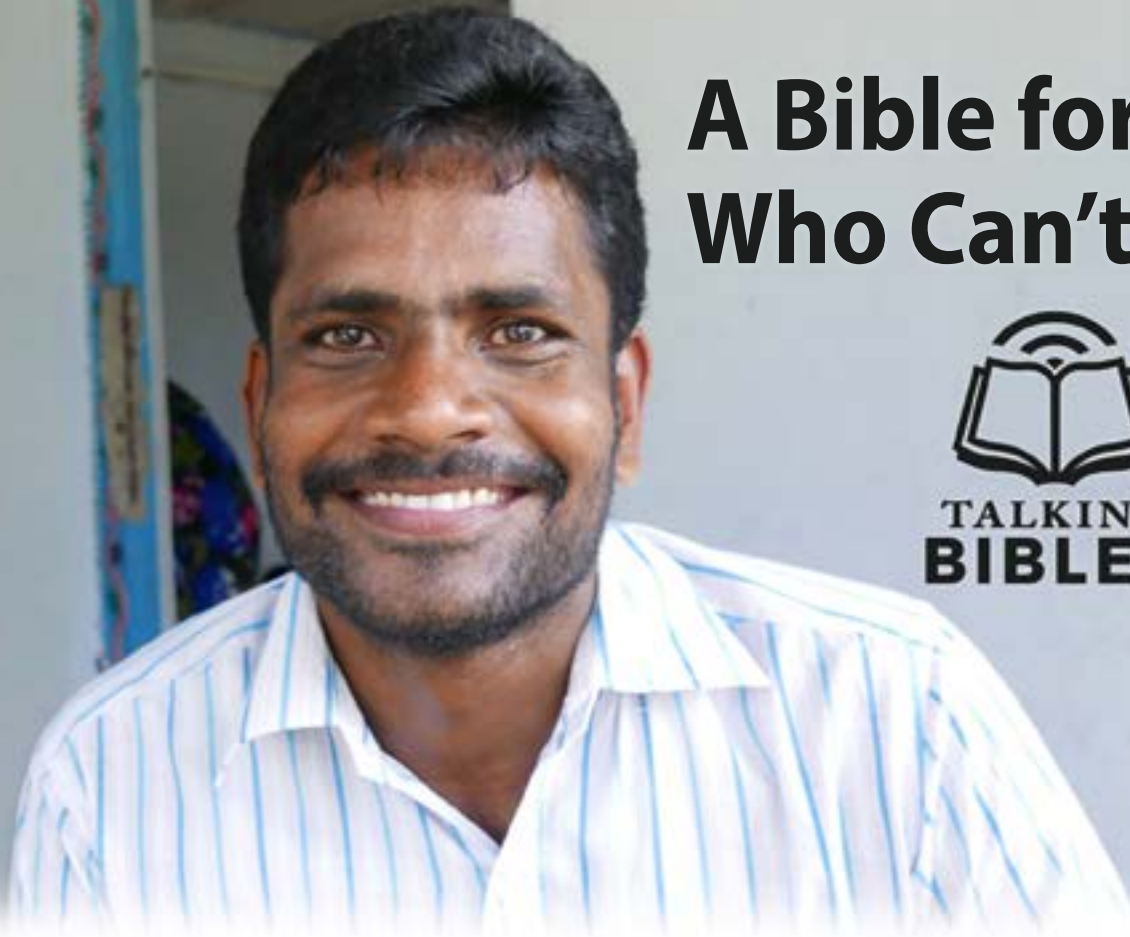
Is the
End of Extreme Poverty
in Sight?
What's Working?



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KINGDOM
MOVEMENTS

A Bible for Those Who Can't Read

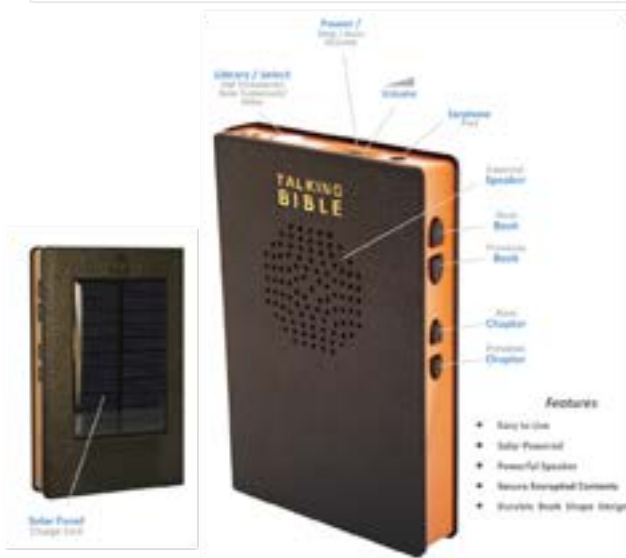


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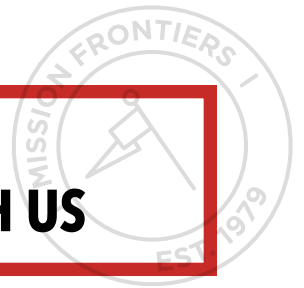
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THE POOR DO NOT ALWAYS HAVE TO BE WITH US



BY **RICK WOOD**
EDITOR OF *MF*

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Is there any hope of eliminating extreme poverty in our world? Trillions of dollars have been spent in the U.S. and around the world to eliminate poverty and yet poverty in Africa is still a tenacious reality. After spending \$15 trillion on the “War on Poverty” starting in 1964, the poverty rate in the U.S. has only decreased by four tenths of one percent to 10.1% today. At first glance it seems hopeless, but there is now abundant evidence for what works and what does not in overcoming poverty. In this issue we will reveal to you what works in defeating poverty.

There is one thing that the global anti-poverty industry is slowly beginning to realize: aid is not enough. Aid alone will never defeat poverty. Aid alone will only create people dependent upon ever more aid and less able to support themselves. Poverty will only be overcome when people are able to support themselves without outside aid. The movie, *Poverty Inc.*, www.povertyinc.org, does a great job of chronicling the many failures of global anti-poverty efforts to make a lasting impact in the lives of the poor. There are many instances where outside aid actually hurts the poor by undercutting local markets, thereby making the poor even more dependent upon outside aid for their

survival. In desperate situations where people are starving, aid is essential and must be provided. But aid is not a long-term solution to poverty. Aid, supplied too long to people, will actually keep the poor trapped in poverty.

The country of Haiti is a prime example where aid alone has failed. Possibly, no single country on earth has received more international aid than Haiti and yet they are still desperately poor. The movie, *Poverty Inc.*, explains how good intentions of outside organizations to alleviate the desperate poverty in Haiti have gone so terribly wrong. In the midst of this human tragedy there are indeed examples of Haitians lifting themselves out of desperate poverty by starting their own businesses and even creating new jobs by hiring others. The solution to poverty lies in empowering people to lift themselves out of poverty.

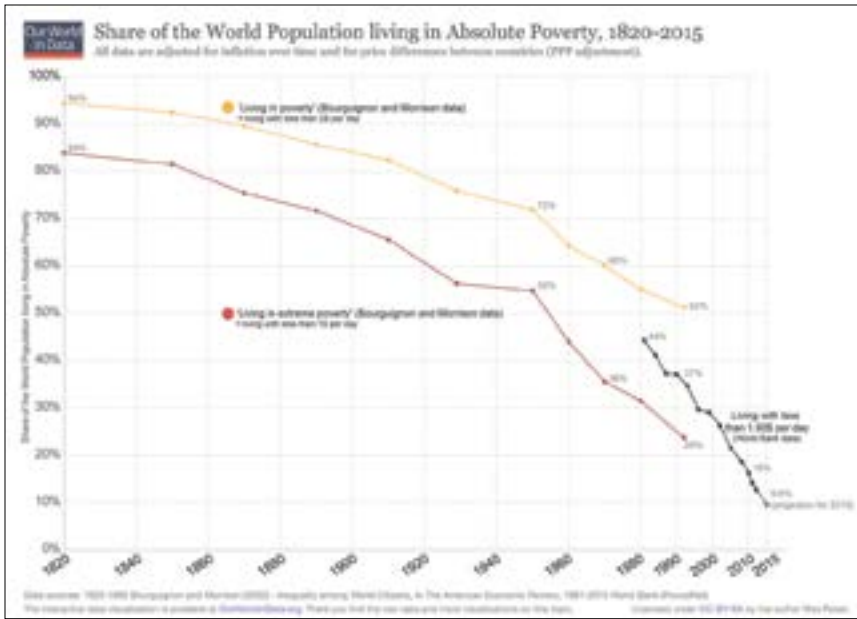
ANY PROGRESS?

Have we made any progress in combatting poverty? Yes, as Peter Greer says in our lead article, “Just two hundred years ago, almost the entire world’s population lived in extreme poverty. Today, it’s less than 10 percent. In the past forty years alone, the percent of people living in extreme poverty has dropped by over 30 percentage points.” (Extreme poverty is defined here as living on \$1.90 per day or less.) This dramatic

reduction in extreme poverty is even more remarkable when you consider that world population has increased seven-fold over the last two centuries. Without very significant economic growth, a population increase such as this would naturally force untold millions into greater depths of extreme poverty as the available resources would be divided up between ever growing numbers of people. Yet the exact opposite has happened. As the world population grew exponentially, the global economy grew even faster as mankind entered the greatest period of innovation and technological expansion the world has ever seen.

This progress dramatically increased after 1950 when 72% of the world still lived in extreme poverty. By 1981 it was down to 44%. Since then global economic growth has accelerated bringing the global extreme poverty rate down to below 10%. This makes the last 37 years the single greatest period of global poverty reduction the world has ever seen. If this trend continues, extreme poverty could be a thing of the past in the near future. See the chart on the next page, courtesy of www.ourworldindata.org/extreme-poverty, to see this dramatic trend over time.

It would be easy to assume that the economic revolution in China since 1989 is largely responsible for this rapid reduction in extreme poverty over the last four decades. While China’s embrace of a modified form of capitalism has indeed lifted hundreds of millions of people out of extreme poverty, even without



the influence of China's growing economy the downward trend in global extreme poverty would still be intact. So what explains this dramatic reduction in global poverty rates? What clues can we garner that will enable us to finally defeat extreme poverty?

WHAT IS THE ANSWER?

There is no single solution to poverty. Poverty is a multifaceted problem and the solution is multifaceted as well. The article by Jay Richards, *How Cultures Move from Poverty to Prosperity*, starting on page 14, provides the top ten societal conditions that lead to prosperity. The listing on pages 20-22 from Barry Asmus and Wayne Grudem's excellent book, *The Poverty of Nations*, provides a more comprehensive listing of 78 societal conditions that help a people to grow from poverty to prosperity. Not all 78 are required in order for a society to prosper but the more that are present in a society, the more likely that society is to overcome extreme poverty. There are also some conditions without which prosperity is impossible, such as an

effective system of legal records and protections for land owners. A single problem like government corruption can keep people in poverty. It doesn't take much to keep people poor.

« Aid is not enough. Aid alone will never defeat poverty. Aid alone will only create people dependent upon even more aid and less able to support themselves. Poverty will only be overcome when people are able to support themselves without outside aid. »

So what are some of the reasons for the recent drop in poverty? The industrial revolution starting in the mid-1800s did have a global impact in reducing poverty as the production of various goods became more efficient. But 100 years after the start of the industrial revolution, 72% of the world still lived in poverty. Certainly, two world wars

were not helpful in reducing poverty. Real poverty reduction started after WWII. We have now gone 73 years without the destruction of a major global war.

Secondly, the greatest period of poverty reduction in history also coincides with the greatest expansion of computer and cellular phone technology the world has ever seen. Poverty reduction got into high gear after 1981 when the personal computer age was just getting started. The computer age has given birth to the internet, the world-wide-web, smart phones, tablets and more. This revolution has dramatically increased the productivity of billions of people. During this same period of time you have dramatic improvements in transportation, communications, manufacturing and trade. There is not a single sector of our global economy that has not been transformed by the revolution in computer and cellular phone technology. All of this progress was not the invention or brain-child of any government program or bureaucracy, but the result of the innovation and persistence of gifted people who were free to pursue their visions for a better way of life. This is the ultimate cure for poverty—billions of free people who are free to pursue their dreams and visions for a better life using the tools that other free people have created. Governments can support and encourage this process of innovation and entrepreneurship but they cannot replace it with top-down central planning and control. It simply does not work. We know what reduces poverty. We just need enough faith in the cure to apply it and not allow ourselves to be drawn back into the failed economic systems of the past. MF



OVERCOMING Poverty



Ending Poverty: Three Hopeful Signs

Could we see the end of extreme poverty in our lifetime?

Just two hundred years ago, almost the entire world's population lived in extreme poverty. Today, less than 10 percent do. In the past forty years alone, the percent of people living in extreme poverty has dropped by over 30 percentage points.

In my years of work in Christ-centered economic development, I have had the privilege of visiting places ranging from the small towns in Haiti to remote villages in northern Afghanistan. And I have come to realize that while poverty runs rampant in our world, the situation in so many communities is unquestionably getting better. The depth and complexities of poverty are not hopeless. The Church is on the move.

« Just two hundred years ago, almost the entire world's population lived in extreme poverty. Today, less than 10 percent do. In the past forty years alone, the percent of people living in extreme poverty has dropped by over 30 percentage points. »

Love in Action

Jesus said that the world would know that we are His followers in how we love (John 13:35). And throughout His ministry, we consistently see His steadfast love and care for some of the most marginalized in society: widows, orphans, foreigners and those living in poverty.

For generations, the Church has recognized the importance of following in Christ's footsteps to love and care for those on the margins. The Church has run toward those in poverty—showing the world what it stands *for* and not only what it stands *against*. Today, there are growing numbers of people and organizations committed to bringing the love of Christ to individuals around the world and empowering whole communities to flourish.

Here are three hopeful trends as the Church addresses global poverty:

1 Stand for local leaders.

Our culture is obsessed with superheroes. In ten years, Marvel movies alone have totaled over \$17 *billion* in the box office worldwide. In elementary school, our son loved his Spiderman outfit, and now our youngest proudly wears his Black Panther costume. We celebrate the heroes who risk their lives for the sake of others. Regardless of age, gender, or social class, heroes—both in real-life and on the screen—captivate our attention.

Unfortunately, this hero-centric perspective translated into our early poverty alleviation efforts as well.

BY PETER GREER

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When the Church first came onto the scene of global poverty, we were foreigners trying to play the part of the hero. We handed out blankets, donated clothes, painted buildings, and gave out food. Even with good intentions, our short-term-missions trips too often fell prey to paternalistic attitudes as we saw ourselves as the hero of the story.

But in the last few years, there has been a growing realization and repentance for massively underestimating the capacity and competency of the global Church. We've seen how infinitely more capable the global team is to engage in long-term effective poverty alleviation. We've seen the brilliant leadership expertise of people like Christine Baingana—CEO of Urwego Bank, the microfinance institution I worked for when I first arrived in Rwanda. (There is simply no question that she is an infinitely more capable and equipped leader of Urwego than I ever was or will be!) We've seen the incredible knowledge of Jean de Dieu Bizimana—HOPE International's country director in Burundi—and the passion he has to serve the underserved in his community. We celebrate the fathers and mothers, businesspeople and church leaders effecting change in their neighborhoods. We celebrate the expertise and passion of our brothers and sisters around the world who seek to love and serve their communities with excellence. (Since they know their culture, their resources, and their people better than we do, they tend to do the work better anyway.) And we celebrate because the Church is recognizing its identity as a global Church. We need each other in this mission!

2 Recognize assets.

Although we might have looked at a person or community in poverty through a needs-based lens in the past, recently we have changed our focus. Instead of seeing “not enough,” we see an individual's assets, skills, and dreams. Instead of seeing “the poor,” we see a mother with a sewing machine, a passion to make clothes, and a firm determination to provide for her children. Instead of seeing a “needy person,” we see a father with a small field, a knack for farming, and a dream to build a home for his family. We see people as the solution.

The greatest Gift-Giver of all time entrusted each of us with unique gifts, skills and abilities. In Rom. 12:6, Paul writes that “we have different gifts, according to the grace given to each of us.” What a mistake it would be if we didn't recognize them in ourselves and in others!

While in Burundi several months ago, I had the privilege of meeting a construction team who, at the time, didn't have nails for their upcoming project. So, they began to make nails *by hand* by using small scraps of metal. This is but one example of the millions of men and women around the world who, every day, inspire us with their hard work, innovation and resourcefulness.

We celebrate the shift from seeing needs to seeing capacity. We celebrate the resourcefulness, diligence and creativity of our brothers and sisters around the world to transform their communities. We have much to learn from them.

3 Champion employment.

It's been said that “the world's best welfare program is a job.” And today, there is a growing cadre of organizations who understand the importance of work.

Jobs for Life is just one of these organizations. With a mission to equip the Church to prepare individuals for meaningful work, Jobs for Life wants to see all people flourish in their work and relationships.

« Even with good intentions, our short-term-missions trips too often fell prey to paternalistic attitudes as we saw ourselves as the hero of the story. »

They understand that work provides dignity, value, and purpose. Work verifies our identity, creates communities, produces jobs, and renews cities. Today, many are without work or underemployed, and this robs them of their God-given dignity and purpose.

In their new initiative *Flip the List*, Jobs for Life seeks to transform the way the American Church fights poverty. Right now, the Church pushes back against poverty by handing out food (62 percent), providing housing (55 percent), and giving away clothing (22 percent). *Only two percent of the Church's poverty-alleviation efforts are geared towards employment.*

Jobs for Life's goal of "flipping the list" is to move employment from the bottom to the top of the list. When the Church focuses on meaningful employment first, provision for food, housing, and clothing will naturally follow as families increase their capacity. *Flip the List* empowers men and women to provide for themselves—replacing a cycle of poverty with one of dignity.

We celebrate that an increasing number of organizations and efforts have been addressing poverty in a dignity-affirming, God-honoring, and jobs-centered way.

New Approach, Lasting Change

The Church is beginning to combat extreme poverty in a more complete way. It focuses on long-term systemic change and lasting employment patterns, not short-term quick fixes. It emphasizes the importance of partnerships and local champions, not external "saviors" descending to solve the problems of those considered less fortunate. The hope of the gospel is integrated through tangible acts of compassion that have long-term reach.

This is a movement where discipleship, job creation, training, and financial services are building on local relationships to empower communities to break free from poverty.

"Poverty does not belong in a civilized human society," Nobel Prize Winner Muhammad Yunus said, "Its proper place is in a museum." As the Church continues to stand up for local leaders, identify skills and assets, and champion employment-based solutions, we may realize that the end of extreme poverty is much closer than we think.

Defeating Poverty: What Doesn't Work

This article first appeared in the July/August 2011 edition of Mission Frontiers under the title: A Hand Up, Not a Hand Out

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 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:

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

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—

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.

« It's been said that "the world's best welfare program is a job." And today, there is a growing cadre of organizations who understand the importance of work. »

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.

« Instead of seeing a "needy person," we see a father with a small field, a knack for farming, and a dream to build a home for his family. We see people as the solution. »

Since the 1980s, extreme global poverty has been reduced from 52 percent to 10 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.

« Only two percent of the Church's poverty-alleviation efforts are geared towards employment. »

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 weren'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.

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.

« This is a movement where discipleship, job creation, training, and financial services are building on local relationships to empower communities to break free from poverty. »

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.

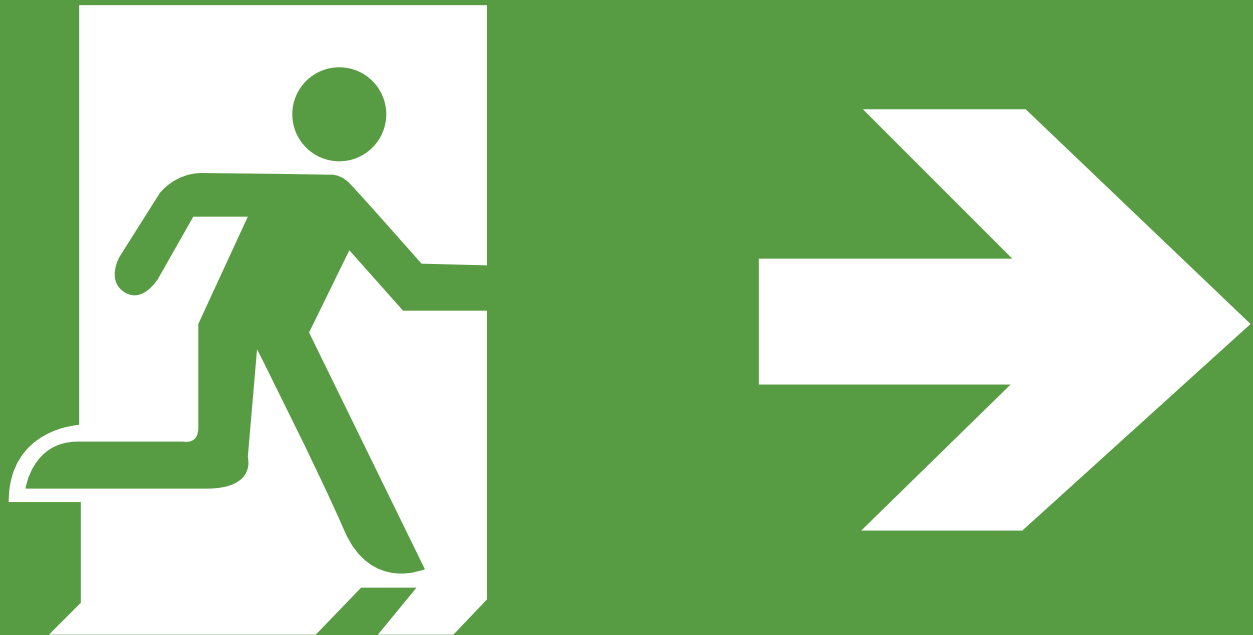
« As the global church seeks to alleviate spiritual and physical poverty, we often overlook one of our greatest resources—our businesspeople. »

A true fact

The Church today is poised to make a lasting impact on global poverty and we need a big vision for what God might do in our lifetime. Already, we have seen tremendous developments in the areas of health care and poverty reduction. Polio decreased by 99 percent, from an estimated 350,000 cases in 1988 to 483 cases in 2001; in the last eight years, the number of children dying of measles has decreased by 78 percent; and in the past six years, malaria rates have been cut in half. As poverty has been cut in half in the last 20 years—in large part through job creation and business—we see that it is possible to alleviate global poverty as never before. The question is whether or not the global Church today will believe that it is possible to see significant physical and spiritual restoration—and then work passionately, wisely and selflessly to see Thy kingdom come. 

« As poverty has been cut in half in the last 20 years—in large part through job creation and business—we see that it is possible to alleviate global poverty as never before. »





How Cultures Move from Poverty to Prosperity

At 11:00 am on May 29th, 1953, beekeeper Edmund Hillary and his Sherpa guide Tenzing Norgay reached the summit of Mount Everest, the highest point on earth. Hillary was a native of mountain-and-glacier-draped New Zealand, but was part of a much larger British expedition led by John Hunt. He was one of ten elite climbers picked for their mountaineering prowess.

The 1953 expedition established its first base camp in March, eventually reaching its final base at South Col in Nepal, 25,900 feet up. While on the mountain, the team had slowly adapted to the frigid and rarefied air, while waiting for the relative warmth of late spring.

But they still had over 3,000 feet to go. Even today, a shot at Everest's summit involves years of preparation, hundreds of thousands of dollars, and many weeks on and around Everest. But no future attempt was as bold as that one in the spring of 1953, for the simple

reason that in 1953 it hadn't been done before. Hillary and Norgay were the first to get to the top and live to tell about it.

There are other ways up Everest but none were known in 1953 and probably none were as likely to lead to success as Hillary's basic route. Indeed, in the years since then, thousands of mountaineers have retraced Hillary and Norgay's steps in their own efforts to reach the top. Along the way, they have set up base camps that were not there before. These make the route easier for future expeditions. We now know, in detail, as Hillary and Norgay did not, the best way up the mountain.

The cultural path from widespread poverty to widespread prosperity is like that route up Mount Everest. For centuries, most people lived in subsistence poverty, near sea level on the upward path to wealth creation. In the last two centuries, however, more and

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Richards is author or editor of a dozen books including the *New York Times* bestsellers *Infiltrated* (2013) and *Indivisible* (2012), and *Money, Greed, and God*, winner of a 2010 Templeton Enterprise Award.

more cultures have climbed that path from the low-lying flatlands and hills, to the base camps and up to the summit.

However, many around the world still languish in absolute poverty, even though we know the path to the summit of culture-wide wealth creation. What's maddening is how many well-meaning people still commend routes that have not simply been untraveled, but rather, well trod to their bitter ends in a cliff or crevasse.

« Many around the world still languish in absolute poverty, even though we know the path to the summit of culture-wide wealth creation. What's maddening is how many well-meaning people still commend routes that have not simply been untraveled, but rather, well trod to their bitter ends in a cliff or crevasse. »

Surely the better course is to help others to take the same route to the top that we have taken. There are ten major features that allow such cultures to reduce poverty and create wealth. The more of these a culture has, the more likely it is to be prosperous.

Number 1: Rule of Law

Contrary to the stereotype that a free market is akin to anarchy, the rule of law is a precondition rather than a hindrance to a free market. As Adam Smith saw, the market order needs a system of rules that prods even selfish motives toward socially beneficial outcomes. The butcher, the brewer and the baker may have regard for their own interest, but in a free market their self-interest encourages them, not to steal from or defraud their customers, but to provide beef, beer and bread that others will freely buy.

Number 2: Limited Government

Widespread economic freedom requires a government strong enough to maintain the rule of law, but limited enough not to trammel the rule of law under its boots. Neither the law of the jungle nor the capricious rule of despots allows a population to prosper. The United States has prospered because the American founders sought to avoid these extremes with checks and balances. Two chambers in the legislative branch, a separate judiciary and executive branch, strictly enumerated powers for the federal government, and individual states all act as a counterweight to each other and to the federal government.

Number 3: Formal Property System

Peruvian economist Hernando de Soto has emphasized the economic importance of a formal titling system, which allows land to become property. He argues that the system by which we represent land allows it to *become property*.

Securely titled property, in turn, changes the habits and attitudes of those who own it and of everyone else, who must respect it. Titled property allows land to become capital, which can be priced, compared and traded for other goods in a market. As property, that land can become collateral for a business loan, or inspiration for a farmer to invest in equipment or plant crops that yield greater profit in the long run but take years rather than months before the first harvest. This system allows land to become a tool for climbing the ladder of economic progress. Much of the success of North America, and failure of South America, can be traced to this factor.

Number 4: Economic Freedom

If a society has rule of law, limited government, and a robust property and titling system, it creates space where individuals and groups are free to engage in win-win exchanges.

« The more economic freedom a society enjoys long term, the more prosperity its citizens will enjoy. »

The danger at this point is too much government. In advanced societies, champions of the free market rightly

criticize government barriers that prevent people from freely trading goods and services, barriers such as tariffs, subsidies, price control, and regulations that incur more costs than benefits. But this we know: The more economic freedom a society enjoys long term, the more prosperity its citizens will enjoy. For years, the Index of Economic Freedom has listed Hong Kong as number one, and North Korea as dead last. That's a perfect summary of the link between economic freedom and prosperity.

« Economists have begun to document the economic role of vibrant “mediating institutions” such as the family, churches, private charities, and the like, which limit the power of the state. »

Number 5: Strong Civil Institutions

Economists have begun to document the economic role of vibrant “mediating institutions” such as the family, churches, private charities and the like, which limit the power of the state. These institutions mediate between individuals, the state and the market. Economists for too long ignored the vital role of these institutions, but they are now confirming common sense. Does anyone doubt the bad economic consequences of broken families, out-of-wedlock births, bad schools and dysfunctional religious and charitable institutions?

Number 6: Belief in a Meaningful Universe

Everyone doesn't have to believe in God for a culture to prosper. Still, a number of scholars, such as sociologist Rodney Stark, have pointed out the economic importance of Judeo-Christian assumptions to the *emergence* and success of Western economies. And even common sense suggests that if most of a population either languishes in despair or fritters away its time appeasing capricious nature gods, it will be less prosperous than a population that sees its daily labors as part of a larger cosmic drama within a rational, orderly universe.

Number 7: Right Mores

Prosperity doesn't require a perfectly virtuous society. If it did, no society would prosper. But economic success does require practical habits and mores that breed economic success. The German sociologist Max Weber argued as much in his *Protestant Ethic and the Spirit of Capitalism*.

His argument has not stood the test of time. Still, his basic insight—that morality and a vibrant economy are connected—has only gotten stronger. The key “commercial virtues” include orientation to the future; belief that progress but not utopia is possible in this life; a willingness to take thoughtful risks and delay gratification (which in turn encourages thrift, saving, and investing); habits of diligence; and respect for the rights and property of others. These mores allow wealth not only to be created, but also encourage people to save and reinvest some wealth—creating more—rather than merely consuming it.

Number 8: Right Understanding of Wealth

A cluster of basic economic beliefs also encourages wealth creation. They include the belief that wealth can be created and in creative new ways: that free trade is typically win-win; that risk is key to enterprise; that trade-offs are unavoidable



in the real world; that the success of others need not come at your expense; and that you can pursue legitimate self-interest and the common good at the same time.

A good economic education should teach the wealth-creating power of sound economic beliefs. For instance, imagine a world where young people are taught that wealth is acquired by transferring wealth from one person or group to another (burglary, plundering, taxation). Now imagine another world where young people are taught they can create new wealth through diligence, creativity, and enterprise; through ventures that find new ways to serve potential customers in win-win exchanges. Which world do you think will be better off in the long run?

Number 9: Focus on Your Comparative Advantage

A comparative advantage is that thing that you can do best compared to your live alternatives. Depending on history and geography, not just individuals but cultures have different comparative advantages. In food, for instance, it's no surprise that Norwegians focus on fish while Central Americans focus on bananas. Though your comparative advantage might be an immaterial asset, such as a good education or a sunny disposition, it often involves access to fertile soil, abundant sunlight, or an oil field.

Number 10: Work Hard

The most obvious way to create wealth is to apply muscle to increase the natural creative capacities of field, herd, and factory. Even Karl Marx got this one right. But hard work is much more likely to create large amounts of wealth in a setting that includes the other nine ingredients. There was a lot more wealth-creating potential to Steve Jobs in the US than to Steve Jobs in Haiti.

Again, this should be common sense. Which country is likely to do better in the long run, the one with a hard-working population, or the otherwise identical one with a population of lazy freeloaders? Obviously, the former.

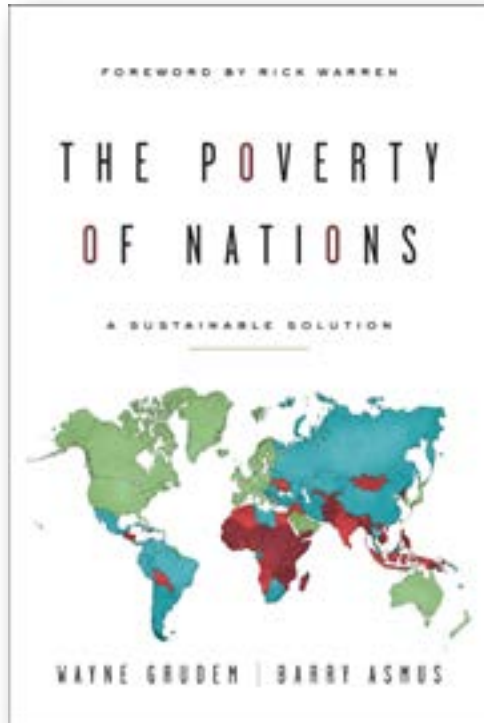
« With the partial exception of number nine, the top ten ingredients for wealth creation all involve immaterial rather than material realities. »

With the partial exception of number nine, the top ten ingredients for wealth creation all involve immaterial rather than material realities. Indeed, the more advanced an economy, the more important the immaterial and intangible becomes. Ironically, many people of faith believe in an immaterial realm and yet fail to grasp the immaterial source of wealth creation. Instead, they accept the same materialistic assumptions held by many of their non-religious counterparts. These religious people want a solution to third-world poverty, but they support counterproductive wealth-transfer schemes and miss the preconditions for long-term wealth creation.

This needs to change. If we really want to fix global poverty, then we should seek ways to spread the top ten ingredients for wealth creation, and not the many popular, well-meaning plans that fail or do more harm than good. MF

Hope For The Nations

A Review of Wayne Grudem and Barry Asmus' *The Poverty of Nations: A Sustainable Solution*



From the Foreword:

"I've been waiting for a book like this for a long time. Wayne Grudem and Barry Asmus have brilliantly written a work that is at the same time completely biblical, historical and practical... It should be required reading in every Christian college and seminary, by every relief and mission organization, and by every local church pastor. At Saddleback Church and in all churches participating in the P.E.A.C.E. Plan, this book will become a standard text that we will use to train every mission team we have in 196 countries.

*—Rick Warren, Saddleback Church.
Lake Forest, California. Founder, Global P.E.A.C.E. Plan.*

Two years from now, in 2021, Niran, his wife, and his five children in a rural southwestern Nigerian community will bow together in family worship without aching, empty stomachs. They will give money at church, dream about a college education for one of their children, and, most of all, transcend a subsistence lifestyle for the first time ever.

Here's how this could become reality... Nigerian pastoral, government, and business leaders will have spent the summer of 2019 digesting and applying the remarkable ideas in *The Poverty of Nations: A Sustainable Solution* (2013). As they read the text, they learn to cast off ancient practices. For example, after reading chapter 6, these leaders confront their need for moral virtue (i.e., lives free of corruption), which is necessary for success in the marketplace. As they learn in chapter 3 about the benefits of the free market, formerly corrupt officials stop demanding bribes for the registration of land titles. Instead, they promote reforms in the capital city, Abuja, thus making property ownership widely accessible.

This discussion in the summer of 2019 won't be easy. False ideas, many rooted in ancient animism, must be confronted. For example, the old idea that there is only so much wealth to go around—"zero sum" thinking—is exposed as a lie in the book's section on "Cultural Beliefs That Will Encourage Economic Growth." It is also hard for leaders to acknowledge that they haven't used their power for the benefit of their people. And until they do, their communities will remain desperately poor (chapter 7).

Of course, Niran's pastor will rejoice in 2019 because he and his family don't have to go to bed with empty stomachs either. You see, Niran and his countrymen learned what

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government leaders are teaching from chapter 9—that having material wealth should never surpass the desire for spiritual wealth. As a result the offering basket in their church is now full, Sunday after Sunday. Niran and his fellow parishioners finally have an abundance from which to give and fund missionary expansion of the gospel.

Every mission executive and pastoral trainer who wants the preceding possibility to become reality needs to read, digest, and seriously discuss *The Poverty of Nations*. This one-of-a-kind handbook is ready-made for those who need a blueprint, a roadmap for turning around struggling societies. Nine chapters are devoted to developing 78 principles (sometimes called steps, factors, or laws) that, if taken, can lead whole nations out of poverty. The authors argue that many, if not all, of these principles have been researched and time-tested in nations around the world. The book, thus, is a prescriptive text for the missional problem solver, not a thoroughgoing academic analysis that aims at description. The book is prescriptive and its scope is national. In other words, its unit of transformation is the nation-state. It is rare among writers in this postmodern era to rise above the level of the tribe (or people group) and yet remain below the level of international institutions. The authors justify this national focus by claiming that “the primary causes of poverty are factors that affect an entire nation” (25). Thirdly, the text is comprehensive. Contrary to various reductionisms, poverty remediation requires simultaneous transformation in three spheres: cultural (social), political, and economic. This insight alone makes the book a valuable treasure, in my opinion. The three spheres are interrelated domains of human existence, culture being the most fundamental of the three. The authors seem to agree, as nearly half of the principles are defined by the (misnamed) heading “nation’s values” (369).

Recognizing that economic development is essential to escaping the poverty trap, the authors claim their book transcends others by focusing on the “nationwide laws, policies, and cultural values and habits that determine so much of the course of economic development in a nation” (26). Needless to say, the authors are unapologetically committed to free market economics. Research overwhelmingly confirms the effectiveness of the free market model, as opposed to various redistributive schemes in favor with international developmentalists like Jeffrey Sachs of Columbia University.

The book’s emphases on sustainability, reproducibility, and non-dependence on Western resources align nicely with missionaries’ church-planting objectives. Pastors should welcome the message that salvation is not merely spiritual, but that many of their congregants are called to undertake entrepreneurial initiatives. Government agents in their congregations will learn to adopt policies which encourage rather than dampen economic development.

The single greatest fear of many missionaries, I suspect, will be that some of the ideas, if taught, will be viewed as hostile to the political authority of their host countries. Discretion and discernment will be required, because those who hear and take to heart what is taught will be changed. Most governments, of course, don’t like change that threatens their control. A second concern is that some of those who engage the text will take some of its ideas and shear them of their Christian roots while launching reform initiatives. The risk is real (think of the mid-19th century Taiping Rebellion that led to 20 million Chinese deaths), but the wise Christian interculturalist will admit that the gospel carries inherent political implications, as Vishal Mangalwadi explains in his classic text *Truth and Social Reform* (1989). Shrewd and effective Bible teachers will need to thread this needle while avoiding heresies. A third concern is that readers won’t understand the ideas sufficiently to teach them correctly (seminars will need to be organized).

Those who use the book with groups as diverse as international students on the one hand, and Venezuela’s Yanomamo on the other, will need to frame their principle-oriented pedagogy so that it takes account of local realities. For example, predictable tensions concerning the superiority of private property ownership over tribal ownership will arise. Educated leaders will need to explain the tremendous wealth development potential of private ownership, while pastors will need to simultaneously teach against the corrupting practice of envy. Ameliorative institutions and mechanisms will be needed to soften the distortions and inequalities of private ownership. On this extremely critical matter, Grudem and Asmus not only offer biblical support for private ownership, but usefully engage authors like Hernando Desoto, Peruvian author of *The Mystery of Capital* (2003), who makes a strong case that billions of the world’s poor live on valuable property over which they have no legal title. Securing legal title is an essential early step that can then be parlayed for business development loans which are part of the poverty alleviation matrix.

Do I have cautions over the book? Most certainly.

First, the text fails to account for the growing impact of the global regulatory environment (fostered by international agencies) and its impact on national policies the authors recommend.

Second, the book is biblically and theologically thinner than one would expect. (Others can undertake in years to come the task of filling out the theological themes that will ultimately make this everyone's go-to text on a Christian view of building nations that prosper.)

A third caution comes from a well-developed fear of utopianisms. While this is a very solutions-oriented text, I caution those who employ it to keep close at hand their doctrine of sin. Humans have massive capacities to prevaricate, corrupt, and otherwise diminish truth in order to make utopian claims that enrich themselves. Others will take these principles and impose them on the untaught. Replacing the gospel of Christ with a utopian gospel based on these principles would be no advance for human civilization; in the end, it would be a dark step back.

Fourth, the book risks becoming a formula for national improvement, a 78-step surefire restorative for Sick Nations Anonymous. Our neighbors are human beings, not human test tubes waiting for our scientific prescriptions. These principles should be applied with generous helpings of a Christ-centered gospel that announces a Savior who has come to “reconcile to himself all things, whether in heaven or on earth, making peace by the blood of his cross.” In this context the book can be used very effectively, especially with leaders in all sectors of society.

My last and fifth concern has to do with modernity, social unity, and Christian faith. The authors spend very little time warning that, unless gospel imperatives remain front and center in education, economic flourishing can lead to social diminishment and pathologies (as we have seen in Western countries). The Deuteronomy 8 warning against ignoring God once we become wealthy is as true today as it was thousands of years ago. Alexis de Tocqueville framed his brilliant *Democracy in America* (1835) around this question: As democratic man becomes established with political and economic freedoms, how will he maintain allegiances to the rest of society? History's answer in the developed societies of the world is, “Not very well.”

Asmus and Grudem don't offer an answer either, nor need

they at this early stage. But those engaged in Christian mission and development who wisely employ this text around the world—along with Darrow Miller's *Discipling Nations* (2001), Steve Corbett and Brian Fikkert's *When Helping Hurts* (2014 edition), and Acton Institute's *The Poverty Cure* video series (2012)—will need to invest great energy in finding contextualized answers to Tocqueville's question. Only robust Christian faith will provide the enduring allegiances that offer genuine social stability, harmony, and assistance to those dislocated by free market mechanisms. It will be up to us to utilize various strategies that help the larger society to thrive while simultaneously deploying Asmus and Grudem's text that empowers individuals.

We must remember that the larger end that alone makes sense of such endeavors is God's kingdom, where “they shall build houses and inhabit them; they shall plant vineyards and eat their fruit...and my chosen shall long enjoy the work of their hands.” (Isa. 65: 21-22 ESV) This is a text about human flourishing, and that is what drives Asmus and Grudem.

Tonight, there is a gaping, yawning emptiness in the seven stomachs in Niran's family. He trusts Christ, and prays daily that their stomachs will someday be full. After the leaders in his community and his nation read this book, Niran and his family will have abundant reasons to thank the God who has not forsaken the righteous or let his children beg for bread. (Ps. 37:25)

A Composite List of Factors That Will Enable a Nation to Overcome Poverty


Taken from *The Poverty of Nations: A Sustainable Solution* by Wayne Grudem and Barry Asmus, © 2013, Appendix: pp. 369-373. Used by permission of Crossway, a publishing ministry of Good News Publishers, Wheaton, IL 60187, www.crossway.org.

A. The Nation's Economic System (details in chapter 4)

1. The nation has a free-market economy. (131–221)
2. The nation has widespread private ownership of property. (141–54)
3. The nation has an easy and quick process for people to gain documented, legally binding ownership of property. (149–54)
4. The nation maintains a stable currency. (155–58)
5. The nation has relatively low tax rates. (158–62)
6. The nation is annually improving its score on an international index of economic freedom. (162)

B. The Nation's Government (details in chapter 7)

1. Every person in the nation is equally accountable to the laws (including wealthy and powerful people). (225–26)
 2. The nation's courts show no favoritism or bias, but enforce justice impartially. (227)
 3. Bribery and corruption are rare in government offices, and they are quickly punished when discovered. (227–29)
 4. The nation's government has adequate power to maintain governmental stability and to prevent crime. (229–30)
 5. There are adequate limits on the powers of the nation's government so that personal freedoms are protected. (230–33)
 6. The powers of the government are clearly separated between national, regional, and local levels, and between different branches at each level. (234–36)
 7. The government is accountable to the people through regular, fair, open elections, and through freedom of the press and free access to information about government activities. (236–39)
 8. The government adequately protects citizens against crime. (239–41)
 9. The government adequately protects citizens against epidemics of disease. (241–42)
 10. The nation's legal system adequately protects people and businesses against violations of contracts. (242–43)
 11. The nation's legal system adequately protects people and businesses against violations of patents and copyrights. (243–46)
 12. The government effectively protects the nation against foreign invasion. (246–48)
 13. The government avoids useless wars of conquest against other nations. (248–50)
 14. The nation's laws protect the country against destruction of its environment. (250–52)
 15. The nation requires universal education of children up to a level where people are able to earn a living and contribute positively to society. (253–56)
 16. The nation's laws protect and give some economic incentives to stable family structures. (256–57)
 17. The nation's laws protect freedom of religion for all religious groups and give some benefits to religions generally. (258)
- C. The Nation's Freedoms (details in chapter 8)**
1. Everyone in the nation has freedom to own property. (263)
 2. Everyone in the nation has freedom to buy and sell goods and services, so that there are no protected monopolies. (263–64)
 3. Everyone in the nation has freedom to travel and transport goods anywhere within the nation. (264–67)
 4. Everyone in the nation has freedom to relocate anywhere within the nation. (267)
 5. Everyone in the nation has freedom to trade with other countries without dealing with restrictive quotas or tariffs. (267–269)
 6. Everyone in the nation has freedom to start and register a business quickly and inexpensively. (269–271)
 7. Everyone in the nation has freedom from expensive and burdensome government regulations. (271–72)
 8. Everyone in the nation has freedom from demands for bribes. (272–75)
 9. Everyone in the nation has freedom to work in whatever job he or she chooses. (275–77)
 10. Every worker in the nation has freedom to be rewarded for his or her work at a level that motivates good job performance. (277–78)
 11. Every employer has freedom to hire and fire employees based on job performance and changing business cycles. (278–79)
 12. Every employer in the nation has freedom to hire and promote employees based on merit, regardless of family connections or personal relationships. (279–80)
 13. Everyone in the nation has freedom to use the earth's resources wisely, and particularly to utilize any type of energy resource. (280–84)
 14. Everyone in the nation has freedom to change and adopt newer, more effective means of work and production. (284–85)
 15. Everyone in the nation has freedom to access useful knowledge, inventions, and technological developments. (285–91)
 16. Everyone in the nation has freedom to be educated. (291–92)
 17. Every woman in the nation has the same educational, economic, and political freedoms as men. (292–93)
 18. Everyone in the nation, from every national, religious, racial, and ethnic origin, has the same educational, economic, and political freedoms as those from other backgrounds. (294–97)

19. Everyone in the nation has freedom to move upward in social and economic status. (297–300)
 20. Everyone in the nation has freedom to become wealthy by legal means. (301–7)
- D. The Nation's Values (details in chapter 9)**
1. The society in general believes that there is a God who will hold all people accountable for their actions. (318–19)
 2. The society in general believes that God approves of several character traits related to work and productivity. (319–22)
 3. The society in general values truthfulness. (322–24)
 4. The society in general respects private ownership of property. (324–26)
 5. The society in general gives honor to several other moral values. (326–29)
 6. The society in general believes that there are both good and evil in every human heart. (329–30)
 7. The society in general believes that individuals are responsible for their actions. (330–31)
 8. The society in general highly values individual freedom. (331–32)
 9. The society in general opposes discrimination against people on the basis of race, gender, or religion. (332)
 10. The society in general honors marriage between one man and one woman. (333–34)
 11. The society in general values permanency of marriage and has a low divorce rate. (334–35)
 12. The society in general believes that human beings are more important than all other creatures on the earth. (335–36)
 13. The society in general believes that the earth is here for the use and benefit of human beings. (336–37)
 14. The society in general believes that economic development is a good thing and shows the excellence of the earth. (337–38)
 15. The society in general believes that the earth's resources will never be exhausted. (339–40)
 16. The society in general believes that the earth is orderly and subject to rational investigation. (340–41)
 17. The society in general believes that the earth is a place of opportunity. (341)
 18. The society in general believes that time is linear and therefore there is hope for improvement in the lives of human beings and nations. (341–42)
 19. The society in general believes that time is a valuable resource and should be used wisely. (342–43)
 20. The society in general manifests a widespread desire to improve on life, to do better, to innovate, and to become more productive. (343–44)
 21. The society in general is open to change, and people therefore work to solve problems and make things better. (344–45)
 22. The society in general gives honor to productive work. (345–48)
 23. The society in general gives honor to economically productive people, companies, inventions, and careers. (348–50)
 24. The society's business owners and workers in general view their companies primarily as means of providing customers with things of value, for which they will then be paid according to that value. (350–51)
 25. The society in general places a high value on savings in contrast to spending. (351)
 26. The society in general believes that mutual gains come from voluntary exchanges, and therefore a business deal is "good" if it brings benefits to both buyer and seller. (351–53)
 27. The society in general values knowledge from any source and makes it widely available. (353–54)
 28. The society in general values a highly trained workforce. (354–55)
 29. The society in general assumes that there must be a rational basis for knowledge and recognized channels for spreading and testing knowledge. (355–56)
 30. The society in general demonstrates a humble willingness to learn from other people, other nations, and members of other religions. (356–57)
 31. The society in general believes that the purpose of government is to serve the nation and bring benefit to the people as a whole. (358–59)
 32. The society in general believes that government should punish evil and promote good. (359)
 33. The society in general values patriotism and reinforces a shared sense of national identity and purpose. (359–64)
 34. The society in general counts family, friends, and joy in life as more important than material wealth. (364–66)
 35. The society in general counts spiritual well-being and a relationship with God as more important than material wealth. (366–67) 

Savings: The Key to Unlocking Entrepreneurship

You don't have to be an economist to understand capital. Consider Abdul Saboor. Abdul runs a small television repair business in Kabul, Afghanistan. He received a small loan to increase his inventory of spare parts and hire two additional people to help manage his growing business, significantly improving his efficiency. "I used to have to go to the market [by foot] every day to buy parts," he said, adding that it was a 2 ½ hour round trip. "Now I go once every two weeks."

He used a loan to open a second shop, which increased his sales and thus his profits. More importantly, he increased his efficiency and productivity and provided jobs for two more people.

Economic Stimulus

Access to capital can unlock the enterprising potential inherent within every individual. Capital empowers men and women in poverty, allowing them to improve their bargaining power and leverage, which can lead to lower costs, higher productivity and an improved standard of living. According to Peruvian economist Hernando de Soto, "Capital is the force that raises the productivity of labor and creates the wealth of nations. ... It is the foundation of progress and the one thing that poor countries cannot seem to produce for themselves, no matter how eagerly their people engage in all the other activities that characterize a capitalist economy."

Stated simply, it takes money to make money. The usual two ways to access that initial capital are through a savings account or a loan. If you ask individuals from virtually any culture who have succeeded in business, you will nearly



always hear a story about their first loan that helped put them on the path to building a successful business.

The benefits of capital seem obvious enough to Americans—and we're usually able to acquire the capital we need. Banks, financing companies, and affluent relatives abound in the U.S. and other high-income countries. However, 2 billion people around the world don't have access to financial services, most of them in developing countries. How can entrepreneurs in poverty access modest amounts of capital with which to start and grow their businesses?

Loans

One day, the mail carrier brought me three offers from credit card companies. One touted double airline miles, another guaranteed zero percent interest for all balance transfers for the life of the loan, and another boasted about the size of loan I was prequalified to receive. None of the offers interested me, and I quickly threw them out.

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However, during my lunch break, I visited Home Depot and was approached by a woman wearing an orange apron covered in badges. Linda offered me \$20 or 10 percent off my purchase if I signed on a dotted line and accepted a Home Depot credit card. Now that was an offer I couldn't refuse—\$20 was enough money to help pay a babysitter so I could have an evening out with my wife!

My access to easy and relatively affordable credit could not be further away from the reality of individuals living in Parola, Philippines. When we visited this high-crime area, the going rate for moneylenders was 20 percent. Not a bad interest rate—until we realized that this rate was for four days! Apparently theft in this area did not just result from robbers and pickpockets; it also came through usurious interest rates on capital and individuals who preyed on those with no other options.

« There are many benefits to saving instead of taking a loan. Saving is less risky and more flexible, allowing people to accumulate money to invest in a business or provide for emergencies. So why doesn't everyone save? »

In many parts of the world, “5-6” loans are the norm. Individuals borrow five units and repay six, equaling a 20 percent interest rate. Again, the problem is that this rate is either daily, weekly or monthly, depending on the loan shark. How would it be possible to escape a vicious loan cycle with rates this high? Consider a loan of \$100, perhaps used to take a sick relative to the city for medical treatment. At 20 percent weekly interest, that \$100 loan could quickly grow to a staggering \$1,849 after just 16 weeks. It would be an inescapable trap for all who fall into it.

If rates for loans are so ridiculously high for many, perhaps savings is a better route to accumulate the modest amount of capital necessary to launch a business.

Savings

There are many benefits to saving instead of taking a loan. Saving is less risky and more flexible, allowing people to accumulate money to invest in a business or provide for emergencies. So why doesn't everyone save? Our situation in the West differs markedly from the experience of most of the world. I remember opening my first savings account with my father at Middlesex Bank on Main Street in Concord, Massachusetts, and how I began saving small amounts. I put an advertisement in the local paper expressing my willingness to work hard and do any odd jobs. Within a week, I was flooded with opportunities to move pianos, paint sheds, haul rocks and mow lawns. Each week, I would first tithe then put a portion in savings at Middlesex Bank. Slowly these savings grew, and I remember my excitement at having accumulated enough in my account to purchase my first mountain bike.

Contrast my experience to Geetha, who in seven months will need 1,000 Indian rupees—about \$15—for school fees for her daughter. She makes \$17 a month, so if she doesn't start saving the money now, she'll never have such a large sum.

No banks or formal services are available to Geetha. So, to save for her daughter's school fees, she agrees to save with Jyothi, her friendly neighborhood “savings collector.” Jyothi has recognized the need for a safe place to save money and has developed a business to meet that demand. Jyothi goes to Geetha and her other clients each day to collect savings deposits from them. In this way, Geetha saves 5 rupees a day. After doing this for 220 days, Geetha will have deposited 1,100 rupees, and she will get back 1,000. Jyothi keeps 100 as her fee for providing this valuable service.

Geetha has saved the 1,000 rupees needed to pay her daughter's school fees—but by getting back less than she put in, she actually paid to save! How much has Geetha paid to save for the school fees for her daughter? She's paid 30 percent annual percentage rate. Can you imagine? We Americans earn money on our savings, while Geetha and others in similar situations are forced to pay for the privilege. And many in the world do not even have access to a savings collector.

Conducting a study to determine if HOPE International should expand its services to a rural fishing village on the Congo River, our group asked several residents a simple question: “If you only have a little money to save, what choices do you have?” Most said they have only one option—

travel to the center of the next town and deposit their funds at a savings kiosk. And when they withdraw savings from the kiosk, they pay 10 percent of the maximum balance. One of the potential savers I met would be required to pay 15 cents for transportation plus a 10 percent fee to save \$1. If he wanted to save \$1 a week for six months, he just paid \$6.50, or 25 percent of his total savings, for the privilege. What an incredible negative savings rate!

« The key to making sense of this is to recognize the enormous obstacles to saving in developing countries. »

My first reaction to hearing these high rates was, “That’s crazy! Why pay someone to collect and hold your savings for you? Why don’t those in poverty just do it themselves, especially when this type of savings arrangement isn’t even FDIC insured?” This is a common response to learning that people in poverty like Geetha often pay deposit collectors 30 percent APR to save in a place that is only marginally secure and not protected from inflation.

The key to making sense of this is to recognize the enormous obstacles to saving in developing countries. These obstacles are related to the following:

I. Reality of Living Conditions

If you lived in a five-by-eight-foot tin house with no doors or windows and practically no furniture, where would you hide your cash? How would you protect against theft? Natural disasters can literally burn, rot, or sweep away the cash savings people have tried to squirrel away in hiding places in or near their homes. Pakistan’s severe floods of 2010 provide an example, when heavy monsoons damaged or destroyed approximately 1.6 million homes, leaving some 14 million people homeless. As they fled, many people reported seeing money floating by, likely savings that had been hidden in people’s homes. “I had nearly 100,000 rupees [about \$1,176] in cash buried in an earthen jar under the mud floor of my home,” shared Muhammad Rafiq, whose home was destroyed in the flooding. “There was confusion as we fled, and I thought my wife had retrieved it. But we both failed to do so, and now the money is gone.”

II. Societal Demands

In many developing countries, familial and communal ties are so strong it would be social suicide to deny someone money if you have some to spare. Those who have even a little are expected to share with a brother, aunt, cousin or neighbor who asks. Denying the request would lead to ostracism from the community. Although there are great benefits to a society that shares so completely, it holds people back from accumulating and investing capital—and thus moving forward economically. It is often a question of short-term gain at the cost of long-term progress.

III. Lack of Nearby Alternatives

If I need to deposit money in my bank, I can use my phone or choose from several branches or ATMs within 10 minutes of my home. However, in Rwanda, despite great improvements in account ownership, the average person is still a 53-minute journey from a bank branch or ATM. A trip to the bank would mean two hours of lost business. Interestingly, mobile phones are helping make banking much more accessible in remote areas, with the average Rwandan only 31 minutes away from a mobile money agent.

Alternative Piggy Banks

So how do families in poverty save? Out of necessity, they have created several innovative—though not always ideal—options.

« In many developing countries, familial and communal ties are so strong it would be social suicide to deny someone money if you have some to spare. Those who have even a little are expected to share with a brother, aunt, cousin, or neighbor who asks. »

On a trip to Santiago, Dominican Republic, I met a woman who manufactures bamboo savings logs. She cuts 12-inch lengths of naturally hollow bamboo stems, seals both ends, and then cuts small slits through which money can be

deposited. She described how most customers bury them or hide them underneath a piece of furniture. When asked if they ever put them under their mattresses, she laughed and cautioned, “Everyone knows that’s where people hide their extra money, so you really shouldn’t hide your money there.”

« If I need to deposit money in my bank, I can use my phone or choose from several branches or ATMs within 10 minutes of my home. However, in Rwanda, despite great improvements in account ownership, the average person is still a 53-minute journey from a bank branch or ATM. »

Another creative savings method was discovered by a British nongovernmental organization operating in Cambodia. At one point, its leaders noticed that many Cambodians raise pigs, so they concluded that it must be a profitable business. Perhaps they could help even more Cambodians take advantage of pig farming. However, after talking with several pig farmers and running the numbers, they were bewildered—the local farmers were losing money on their pigs! The cost of raising the pigs exceeded the income received when the pigs were sold. What was going on?

Further research revealed the truth: The Cambodian farmers were raising pigs as a way to save a “lump sum” of money that could be used for school fees, weddings or to grow their business.

One Cambodian farmer explained it this way: If I don’t have a pig to raise, each day I’ll fritter away whatever money I have, partly by responding to the requests of relatives and friends. In three months, I’ll have nothing more than I do now. However, if I have a pig, I have to take care of it. I have to invest my daily loose change into the pig—I can’t allow it to starve or get ill and die. After a few months of this, I’ll sell it and use the money for my son’s school fees. This farmer was using a literal piggy bank that could protect his money from constantly diminishing.

Other Benefits of Savings

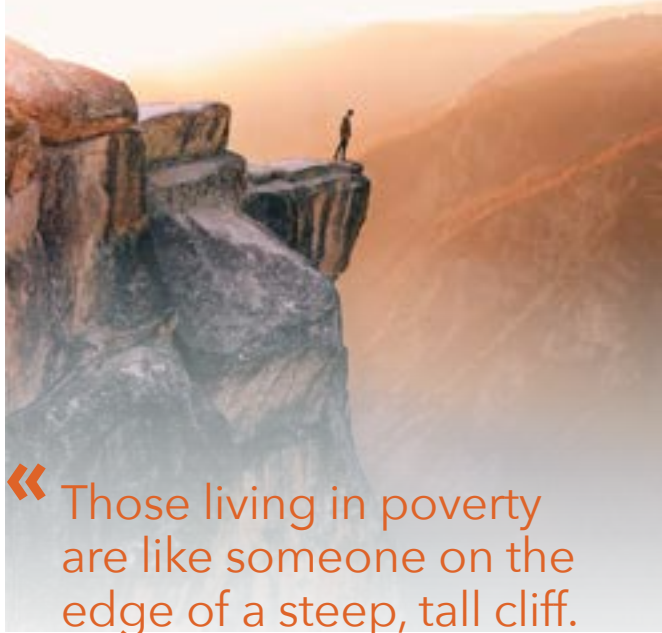
It might seem counterintuitive, but individuals living in poverty can’t afford not to save. There are few governmental safety nets in developing countries. Small emergencies can become disasters. Dave Larson, international development expert, describes savings this way:

Those living in poverty are like someone on the edge of a steep, tall cliff. Perilously near the edge, it won’t take much of a blow to force them over the edge into a tragic fall. A fire, a flood, a drought, an illness, an accident—these and other traumas could easily result in catastrophe. Savings helps people reduce their vulnerability. In effect, it allows them to take a few steps away from the edge. Farther away, they are at less risk. A blow may push them toward the edge—but not over. When we help people to save money, we’re saving lives—in less dramatic but perhaps far more effective ways than we see in the movies. Rather than arriving in a helicopter to grab someone dangling from tree roots atop a cliff, we’re helping them to stay away from the tree roots in the first place.

Mike Cahill, a homebuilder from Pennsylvania, traveled to the Dominican Republic to visit Esperanza International. In one small community outside San Pedro, Mike and the team visited Yaquelia, a woman who had just joined Esperanza. When Mike asked Yaquelia about her family, she told the group about her 5-year-old son, Juan, who was suffering from hydrocephalus, a buildup of fluid in the brain. It was obvious that this was a severe medical need and that Juan needed to be treated. Upon returning to the United States, Mike did everything he could to get medical treatment for Juan, even finding a doctor willing to perform the surgery. Unfortunately, after medical examination, they determined that it was too late to treat this abnormality. The tragedy is that Juan could have been cured if his mother had had the knowledge and money to get this treatment in time.

This tragic situation is repeated throughout the world. U2’s Bono calls this sort of situation “stupid poverty” and wonders why thousands of individuals should die every day from mosquito bites, starvation and preventable diseases. There simply is no good reason why 16,000 children should die each day. Poverty is behind almost every one of those unnecessary deaths, and in countless cases, a small savings account could have prevented tragedy.

Ephraim Kabaija, former chief of staff to President Paul Kagame of Rwanda, explained the critical need for a bank that offers savings accounts to the Rwandan people:




« Those living in poverty are like someone on the edge of a steep, tall cliff. Perilously near the edge, it won't take much of a blow to force them over the edge into a tragic fall. »

Do you know how many people die in our country every year because their mothers cannot afford the \$2 or \$10 needed to buy medicines to treat diarrhea, fever, malaria, and other common illnesses? Do you appreciate how much angst, misery, and despair we could eliminate from our country if every family had \$50 in a savings account?

Preparing for the Future

For many in the developing world, everything revolves around today. What will I eat today? What will I wear today? Where will I find employment today? Beginning to accumulate savings helps shift an individual's focus from today to tomorrow. A family's timeline begins to change. The emotional benefits of this are hard to quantify, but a street vendor in the Democratic Republic of Congo summarized it best: "I'm not so afraid of tomorrow anymore."

The reality is that having a safe place to save small amounts of capital or access a loan is essential if people are to escape poverty and build a better future.

NOTE: This is an adapted excerpt taken from Peter Greer and Phil Smith's book, *Created to Flourish: How Employment-Based Solutions Help Eradicate Poverty*. To download your free copy of *Created to Flourish*, please visit <https://www.hopeinternational.org/createdtoflourish>. 

Building Christ Centered Communities

Just south of Rwanda, in neighboring Burundi, the Batwa is an ethnic group making up less than two percent of the country's population, having historically been marginalized in society with little access to education, employment, land ownership, or financial services. In 2016, HOPE began working with two church partners to serve Batwa families through savings groups. A year later, one partner's program had grown to serve 1,297 men and women.

Amelie is part of a savings group made up of Batwa and non-Batwa members. "Other people used to ignore us as if we were animals," she remembers. "Now we are people just like others." Eager to share the restorative impact of their new-found community, Amelie says, "Our savings group is all about people, and we invite others to join because our savings group is about restoring hearts."

Central to HOPE's holistic approach to poverty alleviation is our desire to see clients drawn out of isolation and into healing community. Our prayer is that men and women are drawn into deeper communion with their community, their local church, and ultimately, their Creator.

No matter where we live or what our income is, we're all familiar with feelings of loneliness. Discover the power of Christ-centered community to fight poverty and call us out of isolation into flourishing.

This is an adapted piece from the HOPE International blog.

Website: Learn more at blog.hopeinternational.org.

Email: info@hopeinternational.org

About: The mission of HOPE International is to invest in the dreams of families in the world's underserved communities as we proclaim and live the Gospel. In obedience to Christ's command to love our neighbor and make disciples of all nations, HOPE provides discipleship opportunities, training, a safe place to save, and loans.



Manila's Street Dwellers: From a Place of Poverty to True Flourishing

Beginnings

In 2001, a typhoon ripped through Metro Manila. When the winds died down, I drove down Roxas Boulevard. I watched as scores of street people meandered along the bayside in bare feet, picking up recyclable trash. They lived in holes dug into the barrier walls of Manila Bay. I learned that the storm surge that breached the wall had flushed them out like mice from their dugouts.

Later in my car, I broke down and cried. *This is not how God intended it to be*, I thought. *Didn't the Bible say that God made man a little lower than angels?* I struggled to understand it all.

That same year I went to Korea for a prayer retreat. The tour included a visit to the Osanri Prayer Mountain. Members of our group were each assigned a specific hour to take part

in the 24-hour prayer chain that had been going on at this place for years. At my appointed time, I climbed the hill to my assigned prayer cell, donned a white robe and knelt in prayer. I recalled the street people of the boulevard and spent the hour crying out to God for the chance to help them.

Four years later, the Center for Community Transformation Group of Ministries (CCT) held its first feeding and Bible study session for street dwellers. This later evolved into the CCT Kaibigan Ministry, Inc. (KMI).

John 15:15 says, "I no longer call you servants ... I have called you friends." This verse captures the essence of KMI. *Kaibigan* is the Filipino word for friend. We call our street-dwelling friends *kaibigans*.

BY **RUTH S. CALLANTA**

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Ruth S. Callanta is president and founder of the Center for Community Transformation Group of Ministries, a nongovernment organization in the Philippines that serves several sectors of the Filipino poor including micro-entrepreneurs, factory workers, children and youth, farmers, fishermen, and tribes people. The article above is a slightly modified excerpt from her book, *A Question of the Heart: Celebrating Christ and the CCT Journey of Transformation*.

Understanding Street Dwellers

As KMI ministered to the street dwellers, we began to understand them and their needs. We saw that they had no place to stash what little they had, and no place to bathe. Health centers refused to give them basic medical attention because they were not registered residents. Women refused to go to hospitals to give birth, believing that their babies would be stolen and sold by hospital staff to childless couples.

During one feeding session, Angel, one of our pioneer staff, asked why one of the men who came regularly was missing. “He broke a leg,” someone answered. Angel found out that, for lack of a place to keep their clothes, some street dwellers hide their belongings up in the tree branches. The man had fallen and broken his leg while retrieving his things—and was still lying under the tree two days after, waiting for help! We immediately sent someone to take him to the hospital.

« Going a step beyond Bible studies and feeding on the streets, we invited men, women and children to undergo a restoration process. This involved living in a halfway house where they would receive counseling, spiritual nurturing, and life skills training. »

Going a step beyond Bible studies and feeding on the streets, we invited men, women and children to undergo a restoration process. This involved living in a halfway house where they would receive counseling, spiritual nurturing and life skills training. The Kaibigan Center offered free meals, toilet and bath facilities, lockers, a safe place during typhoons and floods, and—quite significantly for me—an address. Having an address would allow the street dwellers to register as voters. In addition, it would allow them to avail of government services like healthcare.

Journey of Change

Some have said that in ministering to street dwellers CCT went into an expensive venture, but for me, nothing is expensive in the development of peoples. From the perspective of the eternal, short-term costs are investments in helping the disadvantaged see the face of God.

The street dwellers’ journey of change starts building trust during street-side Bible studies, feeding, discipleship and savings. Next, staff assess their physical and psychological health, skills and behavior while they live temporarily at the Kaibigan Center. Street dwellers who wish to be reunited with their families and return to their home provinces are given boat or bus tickets and pocket money for the trip.

Those who express interest in starting a new life in Manila attend an evangelistic camp where they learn about intimacy with God and their purpose in life. Then they return to the halfway house for training in basic livelihood and life-coping skills as well as cooperative principles and work values. Trained kaibigans then become members of the Kaibigan Maaasahan Multipurpose Cooperative (KMMC), which has the responsibility of finding jobs for them with companies needing construction, building maintenance, housekeeping and landscaping services. KMMC receives a 10 percent service fee from these companies.

The individuals come full circle in their journey at this point because earnings of KMMC support KMI’s street feeding program.

Lessons Learned

Of all the groups that CCT works with, ministry among street dwellers is the most difficult. Street dwellers are hardened by the need to survive. Working with them, you are confronted with raw truths about yourself, about others, about ministry and about God.

One truth I learned is that no one is beyond hope of transformation. I have seen hardened criminals realize their need for a Savior, repent of their sins, change their ways, face their past, acquire skills, adopt socially-accepted behavior and move on to a future filled with hope. These are stories many times repeated and relished.

On a personal level, I learned that as development workers or missionaries, we tend to impose our perspectives and values on the people we serve—perspectives and values shaped by our culture, context and beliefs. This prevents us from appreciating each person's journey. Worse, we miss out on the opportunity to deepen our understanding of the change they are going through, lessening our ability to empathize, to feel, to love.

This was my experience working with *Tatay* (father) Carlo, a gifted painter. For some reason, he took to the streets in his 50s. We invited him to join CCT's communications unit, where he provided illustrations for many of our print materials.

Often, other kaibigans would tell me things about him, which he would always deny. I would confront him about it and believed what he said, until my son took a video of him to prove that my trust in him was misplaced. When I confronted Tatay Carlo with the video, he again denied his activities.

I was upset. Betrayed. How could he lie? Because of this confrontation, he went back to the streets.

« Those who express interest in starting a new life in Manila attend an evangelistic camp where they learn about intimacy with God and their purpose in life. Then they return to the halfway house for training in basic livelihood and life-coping skills. »

A year later, the Lord allowed me to see Tatay Carlo in a different light. How could he not lie? His whole life was a lie. It was years, in fact, before he even told us his real name. My task should have been to enable him to accept his past and help him develop trusting relationships again. But I failed him when I gave up on him.

I wanted to ask his forgiveness. I asked co-workers to look for him. They found him suffering from terminal lung

cancer and had him confined in a hospital. When the doctors could do nothing more for him, they brought him to the Kaibigan Center.

« No one is beyond hope of transformation. I have seen hardened criminals realize their need for a Savior, repent of their sins, change their ways, face their past, acquire skills, adopt socially-accepted behavior and move on to a future filled with hope. »

I was not able to see him personally as I was undergoing chemotherapy for breast cancer at the time, but we did communicate. We forgave each other. We constantly prayed together and found joy in studying the Bible long distance before he passed away.

Another lesson I learned while ministering to street dwellers is that sometimes our goals, our timetable, and the targets we set can become our gods, displacing love and compassion.

Sadly, this is how I drove one street dweller away from his journey of change. Lito was a self-confessed arsonist. His wife, Evelyn, was a self-confessed con person. One day, Lito himself was set up to get burned and die. He found refuge with CCT. Staff brought them to the Kaibigan resettlement village. Unfortunately, they simply could not live in harmony with the others. Fights would always ensue despite daily devotions and Bible studies.

One day, they asked me if they could live apart from the other families. Believing that this would be a negation of our goal to develop a community among former street dwellers, I said no. We lost the couple to the streets again. My set goal of establishing a community took precedence over allowing Lito and Evelyn to find their pace and time in their journey of change.


Impact

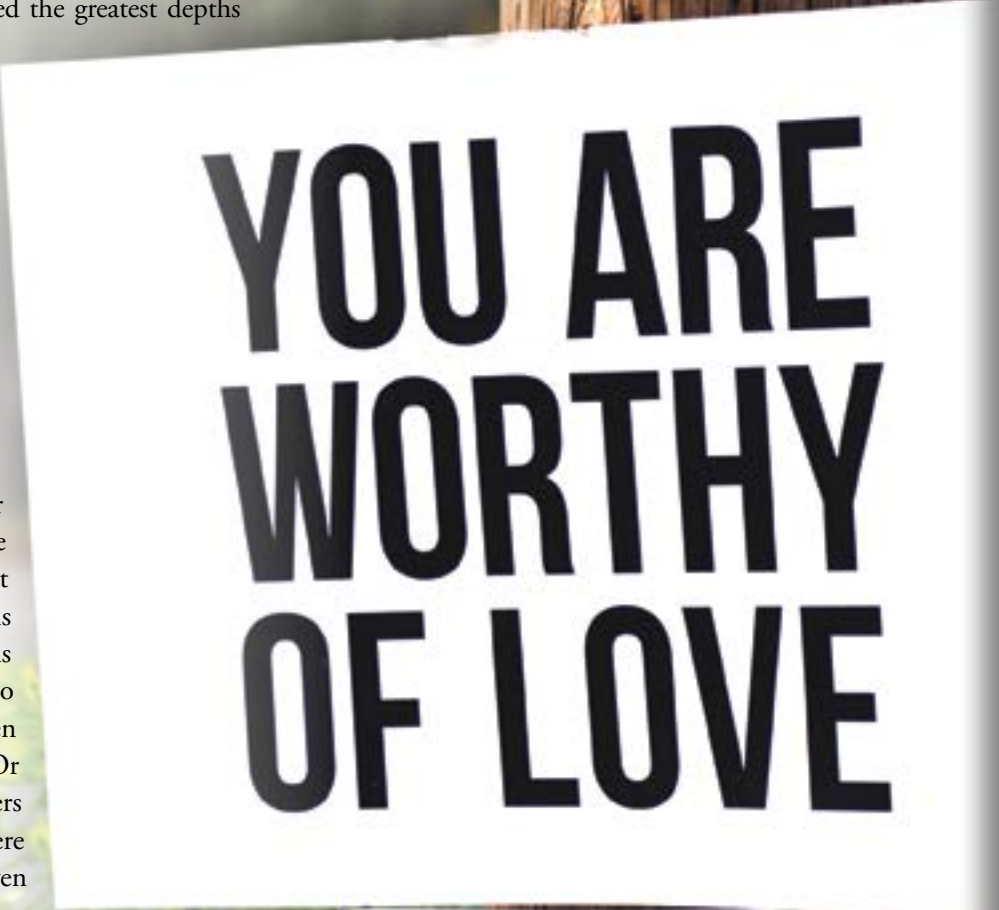
Though work among street dwellers is the most difficult, it is likewise the most rewarding. Of all the groups CCT serves, street dwellers have experienced the greatest depths of depravity and need; therefore, seeing their transformation is almost like seeing them literally resurrected from the dead.

For example, most street dwellers commit petty thefts every day to survive. Others stage holdups or commit more heinous crimes. So how can we measure the effect of one life off the street?

What is the impact of at least 450 former street dwellers earning regular incomes? What is the impact of one whole public park cleaned up of street dwellers because those individuals now rent or own houses? What is the impact of their learning how to save? What is the impact of children no longer born into misfortune? Or of more than 2,000 street dwellers partaking in a feeding program where they also hear the gospel and are given hope for a better life?

The impact of men and women leaving crime to become responsible members of society again is something not captured by any gross domestic product report or included in the numbers churned out by government statisticians.

In Ezekiel 37, the Prophet Ezekiel records his vision of the Valley of the Dry Bones—and this vision has always inspired those of us who serve people who live on the street. In the lives of transformed street dwellers, we see dry bones gathered, connected with sinews, covered with flesh and skin and given life once again by the Spirit of the Lord Himself. 



**YOU ARE
WORTHY
OF LOVE**

Manna and the Land:

Sixbert lived on only \$60 each month. With his family of nine, he struggled to afford rent and to provide for the needs of his family. After missing several rent payments, Sixbert, his wife, and their seven children were evicted from their home and became homeless.

As a husband and father myself, I can't imagine looking into the eyes of my wife and kids in that moment, feeling completely helpless, alone and uncertain.

These feelings of fear and isolation are not uncommon for millions of men and women around the globe. Around one billion people live on less than \$1.25 per day. Two billion people do not have access to a safe place to save and borrow money. And over three billion men, women and children have not heard the gospel.

« In short, I believe the answer is no. God's compassion did not stop; it changed. God's two approaches to loving his people—and a model for how we should love our neighbors—are manna and land. »

Many people living in the trenches of poverty have shared that food is unreliable and shelter is inadequate. That education is insufficient. That life can be isolating and scary.

I sometimes wonder if that's how Israel felt when God freed them from slavery in Egypt. Yes, life in Egypt was terribly hard. But life in the wilderness was terrifying. Like many of our neighbors, God's people in the wilderness felt instability and hunger and isolation.

BY **CHRIS HORST**

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A Question of Timing

The Jewish people were freed from generations of captivity in Egypt, but they escaped not into the Promised Land, but into the barren wilderness.

Even though God performed miracle after miracle, the people of Israel did what humans are prone to do: they forgot. They forgot God's provision and complained that though they were no longer slaves, they would die in the wilderness.

« Manna provided food for the people of Israel while they were homeless and in-transition from Egypt to the Promised Land. God provided it and the people harvested it. It's easier to see God's generosity when considering manna. It's an evident miracle. Still, the Promised Land was equally miraculous. »

“Would that we had died by the hand of the Lord in the land of Egypt, when we sat by the meat pots and ate bread to the full, for you have brought us out into this wilderness to kill this whole assembly with hunger” Exod. 16:3 (ESV).

Now, it's easy to beat Israel up for their tone. I know I have. Their persistent fearfulness seems equally maddening and confounding. Hadn't God just deployed legions of frogs and locusts, turned river water into blood, and turned day to night? You don't think He can keep you fed?

But if we look on them more compassionately, as God absolutely did, we see them differently. These freed slaves were desperately afraid. They were isolated and homeless. They were facing a terrifying new world.

And God responds in love, “Behold, I am about to rain bread from heaven for you... and in the morning you shall see the glory of the Lord.” (Exod. 16:4, 6)

Manna from Heaven

Only a few verses later, we read that God comes through on His promise: “And when the dew had gone up, there was on the face of the wilderness a fine, flake-like thing, fine as frost on the ground... Now the house of Israel called its name *manna*. It was like coriander seed, white, and the taste of it was like wafers made with honey.” (Exod. 16:14, 31)

« God did give his people manna. But He also gave His people land, and with the land, an invitation to put their hands to work and cultivate it, to provide for what their families needed. This, not the manna, was what God’s people longed for and prayed for—to have a place and a livelihood to call their own. And God invites us to do the same, showing us how His people should take care of our most vulnerable neighbors. »

Manna was unexplainable to those who first tasted it—and even more mysterious to read about today. But one thing we *do* know is this provision of manna was not dependent upon the efforts or attitudes of God’s people. Manna was a daily reminder of God’s unconditional love. No matter how little the Israelites trusted, no matter how far their hearts wandered, the manna kept showing up. Every morning. For decades.

But one day the manna stopped. Why? What caused God’s daily provision of bread to *stay* in heaven?

“The people of Israel ate the manna forty years until they came to a habitable land. They ate the manna till they came to the border of the land of Canaan.” (Exod. 16:35)

It wasn’t random. Nor was there was a weaning period where God provided a half-serving of manna. After providing manna six days per week for 2,080 consecutive weeks, the manna dried up. In the Book of Joshua, we read, “And the manna ceased *the day after they ate of the produce of the land*. And there was no longer manna for the people of Israel, but they ate of the fruit of the land of Canaan that year.” (Josh. 5:12) The day they tasted the fruit of the Promised Land, the manna ceased.

Did God’s compassion stop when he stopped providing the manna?

Manna and the Land

In short, I believe the answer is no. God’s compassion did not stop; it changed. God’s two approaches to loving his people—and a model for how we should love our neighbors—are manna and land.

| Manna | Land |
|----------------------|--------------------|
| Food | Fields |
| Received & Harvested | Owned & Cultivated |
| Time-bound | Ongoing |

Manna provided food for the people of Israel while they were homeless and in-transition from Egypt to the Promised Land. God provided it and the people harvested it. It’s easier to see God’s generosity when considering manna. It’s an evident miracle. Still, the Promised Land was equally miraculous.

Moses challenged the people of Israel to consider this when they enter the Promised Land: “The Lord brought us out of Egypt with a mighty hand and an outstretched arm, with great deeds of terror, with signs and wonders. And He brought us into this place and gave us this land, a land flowing with milk and honey.” (Deut. 26:1, 8–9)

God did give His people manna. But He also gave His people land, and with the land, an invitation to put their hands to work and cultivate it, to provide for what their families needed. This, not the manna, was what God’s people longed for and prayed for—to have a place and a livelihood to call their own. And God invites us to do the same, showing us *how* His people should take care of our most vulnerable neighbors.

Manna, the Land, and Us

What does “manna and Promised Land” compassion look like today?

Remember Sixbert? After his family was evicted, Sixbert joined a savings group through his local church and saved small amounts of money each week. He eventually saved up enough money to buy two piglets and started a business raising and selling pigs. Now, seven years in, Sixbert has six full-time employees and 200 pigs, along with goats, cows, sheep and hens.

« After his family was evicted, Sixbert joined a savings group through his local church and saved small amounts of money each week. He eventually saved up enough money to buy two piglets and started a business raising and selling pigs. Now, seven years in, Sixbert has six full-time employees and 200 pigs, along with goats, cows, sheep, and hens. »

Whereas before Sixbert felt isolated, he now lives and thrives in community with others. He even serves as a deacon in his church and as the president of his savings group. When he sees others struggling in his community, he gives them some of his piglets and teaches members how to raise them. He has a dream to see poverty completely eradicated in his village.

Notice how Sixbert was the recipient of both manna and land... and how he extends manna and land to others. In God's economy, we are both recipients *and* givers of both manna *and* land.

| Manna | Land |
|----------------------------------|-------------------------------------|
| Short-term housing (for Sixbert) | Savings account, pigs (for Sixbert) |
| Piglets (from Sixbert) | Farming training (from Sixbert) |

Sixbert remembers the love he received and he recognizes his success is not his own. He said, "the main reason I wish to give to the community in this way, by sharing a pig with my neighbors, is to help each of them move out of poverty."

In John 6, Jesus says, "Truly, truly, I say to you, whoever believes has eternal life. I am the bread of life. Your fathers ate the manna in the wilderness, and they died. This is the bread that comes down from heaven, so that one may eat of it and not die. I am the living bread that came down from heaven. If anyone eats of this bread, he will live forever. And the bread that I will give for the life of the world is my flesh." (John 6:47-51)


We believe Jesus is the perfect manna—the provision freely given from heaven for the life of the world.

In Practice

How have you received and given manna in your life?

When have you been nourished by undeserved, unmerited grace from God and from others? And, how have you extended this compassion to those around you?

How have you received and given the Promised Land in your life?

When have you experienced the joy of being able to use your gifts and abilities to work and to care for those around you? And, how have you given that same opportunity to others? 



No Time to Spare:

Wycliffe Associates Equips Language Groups to Translate the Bible for Themselves

On a late fall day in 2014, a group of 13 local Christian men

that never had been done before. Working together in teams of three and four, they accomplished the unthinkable: the translation of nearly half the New Testament in two weeks.

The collaborative new translation method, known as MAST (Mobilized Assistance Supporting Translation), had been developed by Wycliffe Associates. MAST supports the ownership of the Bible translation process by local churches within a language group so they no longer need to rely on foreign missionaries to translate the Scriptures for them. Wycliffe Associates serves the local church, providing the training and technology.



“MAST emerged because people without Scripture, people with no hope of receiving Scripture from others, decided that in good conscience before God they could no longer wait,” said Bruce Smith, President and CEO of Wycliffe Associates. “Existing Bible translation strategies were not meeting their needs, so they took action.”

The MAST methodology was born after a group of Bible scholars, pastors, teachers, missionaries, and Wycliffe Associates staff members came together to develop a process that could be employed by mother-tongue translators, working under the authority of the local church, to accelerate Bible translation for their own language communities.

“There are two things that really stand out to me from having seen MAST over the last few years empower the church in their ownership,” said Dan Kramer, Director

and women gathered in South Asia to attempt something

of Education Services at Wycliffe Associates. “The first is hearing repeatedly that by trusting people in their language and allowing the church to do their job in Bible translation, MAST has given minority languages and cultures dignity that is so often taken away. The second is to hear (and witness) from many that MAST is doing more than Bible translation; it is providing an opportunity for transformation to take place immediately.”

Based on natural language learning principles and neuroscience, MAST uses an eight-step process that includes drafting, editing, and accuracy checking. In a workshop setting, volunteer teams recruited by the local church work together to translate the Bible into their own language, beginning with the New Testament.

MAST has been especially effective for putting the Bible into the hands of language communities in nations where traditional missionaries are forbidden. The presence of foreigners attracts unwanted attention and puts local Christians at risk for persecution, even death.

Another challenge for foreign Bible translators has been accessing language communities located in remote, hard-to-reach areas, some of which are only accessible on foot.

Then there is the matter of time. Translation of the New Testament has taken as many as 25 to 30 years in the past.

“In the past, many New Testament translations have required 25 to 30 years,” said Smith. “Before MAST a few translations were completed in around six years. So the idea of translating an entire New Testament in just weeks sounded like pure lunacy.”

BY **KARLA K. PEDROW**

Karla Pedrow is an editor and writer who finds joy in sharing the stories of faith-focused organizations and their work in the world. She has served on the communications staffs of several Christian media ministries as well as an international missions organization.



Indeed it did. As word spread about the outcome of the MAST pilot workshop, some in the Bible translation community raised questions about the accuracy and quality of Bible translations produced with MAST. *Christianity Today* headlined a 2015 article on the watershed translation method with the question, “Microwave Bible?”

But Wycliffe Associates enlisted leading Bible translation scholars to check the new translations for accuracy. Among them was Dr. John Luton, who has participated in 52 Bible translation projects worldwide. “The work produced through MAST methodology is excellent,” Luton said. “It compares very favorably with texts produced through other methods.”

“The local body of Christ,” said Smith, “is the best judge of Bible translation quality in their language.”

The year after launching MAST, Wycliffe Associates held 235 MAST workshops, starting 116 new translation projects and accelerating 100 Bible translation projects already in progress.

During 2016, Wycliffe Associates conducted 135 MAST workshops and saw the completion of 58 New Testaments. And in 2017, New Testaments in 104 languages were completed using the MAST methodology.

To assist mother-tongue translators in maximizing their training, Wycliffe Associates provides technology. Through a program called Tablets for National Translators, mother-tongue Bible translators are equipped with tablets loaded with translation software.

Wycliffe Associates released the Android app translationStudio as a free download in Google Play under Creative Commons: Attribution/Share-Alike licensing.

“We are drawing from the wealth of biblical materials that already exist but are unavailable to most of the world due to copyright limitations,” said Smith.

The app, which includes the Unlocked Literal Bible resource in an increasing number of majority languages, makes Bible translation tools available to the church worldwide, free of charge, and enables national Bible translators to work collaboratively, regardless of where they live.


Another Wycliffe Associates strategy provides Print-On-Demand technology, with compact high-speed, digital printing equipment that enables translators to immediately and discreetly print the Scriptures they’ve translated. The equipment is especially helpful to churches and translators living in areas where the persecution of Christians is intense. Easily moved from one location to another, it can quickly produce large or small quantities of Scripture.



Wycliffe Associates hoped to see 600 new Bible translations launched in 2018. Of the 7,097 languages currently spoken in the world, there are 2,758 languages that still need a Bible translation project started.

“MAST has revealed that the church’s hunger for God’s Word is much greater than we imagined,” Smith said. “They are also ready, willing, and able to do Bible translation for their people.”

Wycliffe Associates’ goal is to see a completed Bible in every language by 2025 and sees MAST as a catalyst for accomplishing it.

“I’ve heard it said over and over in my 33 years in international missions that the day would come when the church would be able to lead mission outreach,” said Bruce Smith, President and CEO of Wycliffe Associates. “This is that day.” 

24:14 Goal



Movement engagements in every unreached people and place by 2025 (84 months) FAQ: Clarifying Some Misconceptions

1. 24:14? Who are you?

We are not an organization. We are a coalition of like-minded individuals, practitioners and organizations who have made a commitment to a vision of seeing movements in every unreached people and place. Our initial goal is to see effective kingdom movement engagement in every unreached people and place by December 31, 2025. We do this based on four values:

- a. **Reaching the unreached** in line with Matt. 24:14, that is, to bring the gospel of the kingdom to every unreached people and place.
- b. Accomplishing this **through “Church-Planting Movements,”** involving multiplying disciples, churches, leaders and movements themselves.
- c. Having a wartime sense of **urgency** to engage every unreached people and place with a movement strategy by the end of 2025.
- d. Doing these things **in collaboration** with others.

2. Why are you using the name 24:14?

Matt. 24:14 is the cornerstone for this initiative. Jesus promised: “This gospel of the kingdom will be preached in the whole world as a testimony to all nations (*ethne*), and then the end will come.” Our focus is to participate

in seeing the gospel go to every people group on earth. We long to be in the generation that finishes what Jesus began and other faithful workers before us have given their lives to. We know that Jesus waits to return until every people group has had an opportunity to respond to the gospel and become part of His Bride.

3. Are you setting 2025 as the year that all nations will be reached?

No, our goal is to **engage** every unreached people and place with an effective kingdom movement strategy by December 31, 2025. This means that a team (local or expat or combination) equipped in movement strategy will be on location in every unreached people and place. There is no implication related to a date that the task will be finished. That is God’s responsibility. God determines when movements take off.

4. Why do you feel such urgency in moving this forward?

2000 years have passed since Jesus spoke the Great Commission. 2 Pet. 3:12 tells us to “hasten the day of his return.” Ps. 90:12 tells us to number our days. A group of 24:14 founders waited on the Lord and asked if we should set a deadline or not. We felt Him telling us that by setting an urgent deadline, we could make wiser use of our time and make the sacrifices needed to fulfill the vision.

BY **TIM MARTIN & STAN PARKS**

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Stan Parks, Ph.D. is a trainer and coach for a wide variety of CPMs around the world. He currently co-leads a global 2414 Coalition to start church-planting movement engagements in every unreached people group and place by 2025 (2414now.net). As part of the Ethne leadership team he is helping various Ephesus teams seeking to start cascading CPMs in large UPG clusters. He is the VP of Global Strategies with Beyond.

Tim Martin became the first missions pastor at WoodsEdge Community Church in Spring, Texas. His role became more focused in 2018 when he became the “Pastor of Disciple-Making Movements.” Tim has been a student and trainer in biblical movements for several years and has a passion to see Matt. 24:14 fulfilled.

5. Are you trying to get all missions organizations to align around your strategy?

No. We recognize that God has called many churches, mission organizations and networks to specialized ministries. The 24:14 Coalition is composed of people and organizations that either have the desire to be or have been successful catalysts of movements, using different strategies. Various organizations and practitioners have unique methods and tools but all of us share many of the same CPM distinctives. These are strategies based on trying to apply in modern contexts patterns of disciple-making and church formation we see in the gospels and the book of Acts.

6. There have been other attempts to get people to collaborate on finishing the Great Commission. What is different about 24:14?

24:14 builds on these other good initiatives. Some of the previous ones helped the global church reach certain milestones (e.g. adopting people groups). 24:14 is about finishing what others have started by catalyzing movements that can reach entire people groups and places in a sustained manner. The 24:14 coalition is partnering with other networks like Ethne, Finishing the Task, GACX, GCPN, etc. One distinctive is that 24:14 is led by Church-Planting Movement leaders. Another factor is that experience in movements (particularly among the unreached) has increased substantially, resulting in much-improved “best practices.”

7. What is a “Church-Planting Movement?”

A Church-Planting Movement (CPM) is defined as the multiplication of disciples making disciples and leaders developing leaders, resulting in indigenous churches planting churches which begin to spread rapidly through a people group or population segment. These new disciples and churches begin to transform their communities as the new Body of Christ lives out kingdom values.

When consistent (multiple-stream) 4th generation reproduction of churches occurs, church planting has crossed a threshold to becoming a sustainable movement. While it may take years to begin, once a movement starts, we usually see this 4th generation threshold crossed within three to five years. Increasingly, CPMs are starting new CPMs within other people groups and population segments.

8. What is your definition of church?

Acts 2:36-47.

While there are a variety of definitions around the world, most of these movements would agree that a core definition of church is what we see the first church being and doing in Acts 2. In fact, many of them would lead a newly baptized group of disciples to study Acts 2 and begin to pray and work out how they can become this type of church. We encourage you to do this exercise with your own church.

These churches go on to study and apply many more aspects of being church from the New Testament. We encourage you to have a definition of church that is no more and no less than the New Testament gives us.

9. Are there CPMs in the Bible?

Church-Planting Movements is a modern term to describe what has been happening throughout Church history.

Undoubtedly Church-Planting Movements have been around since the first century of the Christian era. You only have to read between the lines to see Church-Planting Movements as the back-story for the rise of Christianity from Christ to Constantine. In his book of Acts, Luke reported that: “all the Jews and Greeks who lived in the province of Asia heard the word of the Lord.” (Acts 19:10) The Apostle Paul commended the Thessalonians through whom “the Lord’s message...has become known everywhere,” (1 Thess. 1:8) and near the end of his life declared: “there is no more place for me to work in these regions,” (Rom. 15:23) because of his desire “to preach the gospel where Christ was not known.” (Rom. 15:20)¹

10. Is the CPM approach against traditional churches?

God is using all kinds of churches to accomplish His purposes in the world. We are all parts of the Body of Christ and we need to honor each other. We do realize that church history and current global realities make it very clear that the Great Commission cannot be completed using only traditional church models. The amount of resources needed for a traditional Western style church does not allow for the growth needed to exceed population growth, and cultural patterns identified with the Western world are often a poor medium for bringing the gospel to non-Westerners (who constitute most of the world’s unreached peoples). The primary push for CPMs is the reaching of those who

¹ David Garrison, <http://www.missionfrontiers.org/issue/article/10-church-planting-movement-faqs>

are not being reached and are not likely to be reached by traditional church patterns. Biblical patterns that are simple and easily reproducible (such as those God is using to bring CPMs) offer the best hope for completing His command to bring Good News to all nations and peoples. So for anyone serious about reaching the unreached in significant numbers, we strongly recommend ministry patterns that aim to catalyze a CPM.

11. Why do you advocate rapid multiplication? Doesn't that increase the possibility for heresy?

Actually, heresy is generally *less* prevalent in movements because of the very interactive nature of discipleship. Heresy is a seed the enemy sows among groups of believers whether they are a part of movements or traditional churches. The question is not whether the enemy will sow such problems but whether we are equipping disciples and churches to guard against false teachings and address them when they arise. Even the New Testament church faced such challenges, but equipping believers to rely on Scripture as their authority and study the Scripture together as the body (as in Acts 17:11) helps guard against creative and eloquent false teachers. Heresy usually comes from influential, dynamic, and persuasive leaders and/or institutions. We avoid and deal with heresy by going back to God's Word and self-correcting according to God's Word. The strategies we use to make disciples are very Bible-based. Questions that arise are brought back to the Word of God, in order for God's Word to be the source for answers, not individuals.

A focus on obedience-based discipleship instead of knowledge-based discipleship also protects against heresy. In other words, disciples are not just committed to gaining knowledge, but the measure of their discipleship is *obedience* to that knowledge.

12. Does rapid growth of a movement lead to shallow discipleship?

Shallow discipleship tends to take place when new believers learn that:

- the main thing expected of them is to attend church meetings once or twice a week.
- obedience to Scripture is encouraged but not required.
- the most important teachings from God will be presented to them by a church leader.

Sadly, these are among the messages many believers around the world receive.

The best way to nurture real discipleship is to train new believers to:


- interact with God's Word (the Bible) for themselves and discover (together with other believers) what it says and how it applies to their lives.
- obey what they believe God is telling them to do through His Word.
- share the "real situation" of their lives with other followers of Jesus, pray for and encourage one another, and apply the "one anothers" of the NT.
- share the reality of life in Christ with those who don't yet know Him.

These patterns of real discipleship are at the heart of what we see in Church-Planting Movements.

« The 24:14 Coalition is composed of people and organizations that either have the desire to be or have been successful catalysts of movements, using different strategies. »

Aren't movements just a fad?

There have been movements throughout history including in the book of Acts, the Celtic movement led by Patrick, the Moravian movement, the Wesleyan movement, the Welsh revival, etc. This new wave of movements began in 1994, 24 years ago, and is increasing exponentially through the present with over 650 identified movements.

Like the early church, these movements are—to put it in technical terms—"messy." They are full of humans and human weaknesses and God's strength despite those weaknesses. If you have other questions or other answers we would be glad to dialogue. You can write us at info@2414now.net. 

Why Obedience and Relational Discipleship Need to Be Friends

“Accountability feels legalistic to me. I like a discipleship model that is more relational.” These words were spoken by a friend. I had just brought up the suggestion that we ask application questions at the end of our Bible study. Her concerns were valid and real. They were not new to me.

Indeed for some, we almost have an aversion to anything that remotely smells like legalism or control. We may have had bad experiences with these things in our lives. Perhaps we’ve been wounded by controlling, authoritarian leadership. Or it may be that we come from an egalitarian worldview, where freedom of individual choice and tolerance are highly valued. That can also cause us to feel uncomfortable with regularly being asked about the application of God’s Word in our lives.

Some cultures (and some personalities as well) are more comfortable with accountability than others. For numerous people, the strong emphasis in Disciple Making Movements (DMMs) on obedience-based discipleship can feel extreme. It can seem like there is no priority placed on the relationship. They perceive this as legalistic and overly structured.

So, is it? Why does accountability matter in the process of launching a movement? Is obedience-based discipleship truly a necessary key to seeing a movement of Jesus followers begin to multiply? And does this emphasis on obedience indicate that the relational aspects of discipleship take a back seat?

In this article, I hope to answer some of those questions.

Obedience-Based Doesn't Mean It's Not Relational

In the movements I’ve watched emerge, both in our own training network and in others, I have seen that obedience-based discipleship is indeed a crucial factor in the movement’s rapid growth. But this doesn’t at all mean it happens without deep and strong relationships. Laying a foundation of obedience at the core of the movement need not become legalistic or controlling. Not any more than in any church structure. Jesus perfectly modeled for us how obedience and relationship go hand in hand in making disciple-makers. As we look to His example, we can discover how to do this well.

It Felt Uncomfortable

When we first began to experiment with using T4T (Training for Trainers) in South Asia, our team decided to start a T4T group in our home. Those of us on the team who hoped to eventually multiply T4T groups joined this initial group. It seemed like a good idea. Do first, then teach, right? I had no idea how much it would personally challenge my own faith and missionary lifestyle.

We followed the three-part system of T4T (Look Back - Look Up - Look Forward). We started our group meeting with pastoral care, then moved into a short time of worship. After this, we asked accountability questions of one another. How are we doing at following Jesus and fishing for men? We went around the circle and each person shared how they had done at applying what they had learned the prior week in their personal lives. Then we shared how we had done with our personal evangelism goals and activity

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that week. Had we prayed for anyone who was sick? Had we shared with someone our testimony or the story we had learned? (Check out dmmsfrontiermissions.com for free resources on how to start a T4T group).

I have to say, I wasn't used to being accountable to anyone for my weekly evangelism! It was not comfortable. I didn't like to have to admit that a whole week had gone by and I hadn't shared the gospel with anyone. Here I was, a missionary and a church planter, but I hadn't done what I was expecting of the others I was training. No, it definitely wasn't comfortable.

We continued on through the process of the three parts. We learned a new story or studied a new Bible passage. We then discussed four or five questions. The final question was "What will you do to obey?"

After answering that, we entered the final segment of our time together. We set goals for the coming week. We prayed for one another and sent each other out to do what God had spoken to us about in the study. I knew that the next week, the question would come around again. Had I applied the lesson in my own life (following Jesus)? Had I shared the gospel with anyone (fishing for men)?

This both motivated and scared me. I didn't want to be ashamed. Was I being motivated by the wrong things, I wondered? Was the fear of the group, the fear of man, pushing me to share Jesus? That wasn't right!

As the weeks went by and we practiced T4T, we learned a lot about the method of Training for Trainers. We tried some things that we decided didn't work well and made adaptations. Other things we found to be very helpful and they started producing good fruit. We kept those things.

But perhaps the greatest change came in my own personal transformation. I had never before been a part of a regular group that studied God's Word then actually kept me accountable for whether or not I did what God was speaking to me about. I had never had accountability in my life in quite that way. No one had ever asked me if I was faithfully sharing Christ each week. I guess that is why disciple-making had never become a lifestyle, though I had a deep, burning passion to reach the unreached.

We realized, in that first "practice" T4T group, that accountability for obedience to God's Word was incredibly powerful. It helped to bring about transformation in our

lives. It was also vitally important, we found, that we create a "no shame" environment of love and deep relationship with one another. When we failed to complete our goals, when we couldn't apply His Word faithfully, we encouraged and affirmed each other. Together we all grew. As a team and as individuals, we were being transformed.

I can honestly say that it was this process of friendly, relational, but consistent accountability to be obedient to God's Word that transformed me from a disciple into a disciple-maker. I am so grateful we didn't just teach others to do T4T, but that we practiced it first ourselves.

Accountability For Obedience is a Non-Negotiable

Whether you use Training for Trainers (T4T), Discovery Bible Study (DBS), or some other approach in starting a Disciple Making Movement, the element of accountability for obedience has to be in place. It is a key catalyst and driver of rapid growth. It propels the movement forward and facilitates God's process of transformation in the disciples' lives.

As you work through the awkwardness in the early stages, accountability to one another for disciple-making activity becomes a norm. It becomes a part of the DNA of the movement. Those who come to Christ and are discipled in this way don't find it strange; they experience it as normal. It is those of us who come from traditional church backgrounds that feel uncomfortable at first. That is because in most churches there is little to no true discipleship happening. Accountability is not a part of our Western church culture at all, and we have exported that church culture to the rest of the world. This is not, however, the way Jesus made disciples.

Jesus was not hesitant or timid in requiring obedience. He modeled a consistent, relational, accountability with those He led. Some of His most profound parables were about the importance of obedience.

There is one short parable Jesus told that we all learned in Sunday School. It is the story of two men. One man builds a house on sand, another on a rock. The man who built on the rock was called the wise man and the other man was called foolish. But do you remember why they were called that? For some strange reason, we often miss the point of this story when we learn it as kids! We easily remember the well-known children's song, "The wise man built his house upon the rock..."

But here is the main point. The one who builds on the rock is the one who hears the Word and puts it into practice... the one who immediately obeys. When the challenges of life come, he will have a strong foundation (Matt. 7:24-27).

The Same Foundation of Obedience is Needed in a Movement

The same is true of a movement. A movement develops a firm foundation for rapid and sustained growth when accountability for putting God's Word into practice is a normal part of how discipleship happens.

We also find Jesus asking His disciples for reports on their disciple-making activities. In Luke 8, 9 and 10 he sends the disciples out to share about the kingdom. When they return, he asks for a report of what had happened. He debriefs them and then teaches them based on what had been done.

Jesus said in John 14:15 "If you love me, keep my commands" and again in John 15:14 "You are my friends if you do what I command." This was not optional, nor was it legalistic. But it did sort out the true disciples from those who were just interested seekers. In our movements, we must do the same. For Jesus, it was obedience that was the evidence of the depth of relationship with Him.

What is Friendly Accountability?


When training church planters, I like to call it friendly accountability. This emphasizes that we do not shame anyone and that we must ask obedience-related questions in a friendly manner. Many of the cultures we are trying to start movements in are honor/shame-based. We in no way want to cause our disciples to feel ashamed. Nor do we want to be manipulative or coercive. Instead, we want to develop an atmosphere of loving support, encouragement, faith and risk-taking in the groups we start. We need to train our disciples and the leaders we develop to practice accountability without the use of shame.

In addition to being shame-based, most of the cultures where there are unreached people are also communal. When we decide to obey God's Word together as a group, we can then evaluate as a group how we are doing. This prevents individuals from feeling shame and helps them stay inspired to continue.

Celebrate testimonies and breakthroughs together. Pray for one another when one or two in the group are finding it difficult to obey Jesus' commands. But don't, please don't, go

light on developing a culture of obedience in the movement. It is crucial to both multiplication and transformation. It certainly was in my life and it has been in the movements I've worked with. But together with obedience-based discipleship, be relational. Love deeply. Be compassionate and supportive. Create a strong community in the fellowships. Spend time together outside of the Bible study times. Eat together. Cry and grieve together. Become a family. This relational commitment, together with accountability to obedience to Jesus, will propel you forward.

Start Now


Are you interested in starting a movement? Exploring the idea? Why not do what we did and start with your own DBS or T4T group in your home? Find a group of people and willingly pursue accountable relationships in both following Jesus and fishing for men. As you begin to do this, you will learn much more about what a house church/disciple-making group in a movement looks like. You will definitely grow as well. And who knows? It could launch a new movement! God likes to take small beginnings and do the miraculous through them. 

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Kingdom Kernels: Quick Guide to Solving Generational Hurdles

One of the tragedies of civilizations is when they degenerate in ways that forget and lose the skills of art forms and technologies of previous civilization. The Dark Ages are called “dark” in one sense because of the loss of many of skill sets intrinsic to the glories of Rome. While decaying arches, aqueducts, roads and marble buildings reminded the average person in Europe of a more “golden age,” the political and social environment was such that little time could be given to recovering lost art forms. Many were just trying to make it day to day.

One of the great joys of a civilization is rediscovering these lost art forms and their skill sets. In fact, as skill sets are recovered, fine artisans throughout history have tried to not only learn from previous masters, but even improve on their styles. The Renaissance certainly was a time of both recovering lost art forms as well as surpassing them in many arenas.

Our generation has forgotten a spiritual skill set of the New Testament generation. Like the decaying aqueducts and vine covered marble buildings for Europeans, the book of Acts reminds *us* that, spiritually, things were not always as they are today. Acts points toward a “golden age”

of miraculous movements in which disciples exhibited a spiritual skill set of being led by the Spirit to fulfill the vision of Acts 1:8. When we read how God acted so powerfully in Acts, we often long that He might do such things again in our generation.

Yet, Acts *is* coming alive again today all over the world, and in many ways expanding beyond the numbers and scope of the New Testament. There is increased momentum today to not only finish the Great Commission, but to make sure we do serve through *kingdom movements* that multiply disciples, churches, and leaders throughout a people group or geographical area. One example is the 24:14 Movement (www.2414now.net) which is a global coalition of movement practitioners praying and collaborating together to engage every unreached people group and place with a Church-Planting Movement (CPM) strategy by the year 2025. Movements are emerging as CPM practitioners recover New Testament skill sets forgotten by previous generations. In the book of Acts, believers lived with the expectation and ability that ordinary disciples and churches multiply. The spiritual skill set for multiplication was known in

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that early church and second nature to many. Multiplying disciples knew how to push through hurdles and challenges that came as one generation reached another which reached another.

In the intervening centuries, these spiritual skill sets have not always been remembered. Multiplying movements are so foreign to us that it takes very proactive retooling of our expectations and skills to walk in step with the Spirit toward generational multiplication.

« Many CPM practitioners get stuck at hurdles between the first four generations and the ministry never becomes a movement. If we can solve the hurdles of the first four generations, then movements typically will naturally progress from there. »

In my previous article in the Nov-Dec. 2018 edition, I discussed three broad areas that must be in place for generational multiplication not to get bogged down. Only when generations exceed the fourth generation of new churches consistently in multiple locales has a movement really begun. Unfortunately, many CPM practitioners get stuck at hurdles between the first four generations and *the ministry never becomes a movement*. If we can solve the hurdles of the first four generations, then movements typically will naturally progress from there.

What follows is a very succinct set of solutions (skill sets) collected from around the world that CPM practitioners have found to overcome hurdles found in the first four generations.¹ As a reference point, we will call pre-existing believers the foundational generation or Generation 0 (zero). Generation 1 is the first generation of *new* believers and new churches. Generation 2 is defined as being started primarily by Gen 1, and Gen 3 as primarily started by Gen 2, etc.

The following bullet points serve as a quick guide that practitioners can use to troubleshoot where they are stuck. The value of this quick guide is having them **all** in one place rather than long explanations of a **few** solutions. This article assumes that practitioners understand the spiritual dynamics outlined in my previous article. *Please do not proceed until you have read that article.*

Quick Guide to Solving Generational Hurdles:

[Reminder: Make sure the three basic arenas of CPMs are active and in balance: 1) Spiritual **Posture**, 2) Simple **Path**, 3) Reproducing Discipleship **Process**. See previous article.]

Solutions to hurdles of going from Gen 0 (no new believers or no new churches) to Gen 1 churches:

- **Build a broader and bolder outreach:** Often evangelism efforts are not broad enough to actually find the persons God has prepared for salvation.
- **Prioritize developing local partners:** Expatriates trying to reach a people group face many challenges. Don't stop the personal evangelism, but DO spend a significant amount of time casting vision to and mobilizing same or near culture partners to go with you into the harvest. They are usually better equipped to reach that culture.
- **Model CPM skills for local partners:** National partners will find multiplying strategies a challenge, just as we do. Teaching them is not enough. You must go out into the harvest and model for them how to multiply disciples, even if you are still learning.
- **Issue a stronger call to commitment:** Evangelism efforts may be enough, but if you are not calling listeners to respond to God's voice and commit their lives to Jesus, you have not finished the evangelism process (e.g. Acts 2:40). Some people do not believe because they have not been asked.
- **Fast and pray through hurdles:** Many hurdles cannot be overcome without more fervent prayer and fasting. Whenever you are stuck and cannot find a solution, return to prayer and fasting to seek God's face (e.g. Mk. 9:29).
- **Have a clear church formation stage:** It is not uncommon for CPM workers to get new Gen 1 disciples and small groups, but churches remain elusive. Strong CPMs make

¹ Special thanks to Stan Parks and Curtis Sergeant who contributed to and refined this list.

the church formation process clear and simple for new disciples. Often there is a specific Bible lesson that calls them to move into church identity and function.

- **Find key strategic-level national co-laborers with vision:** For a movement to really take off, keep praying for and searching for local believers who can share the larger strategy-level vision with you (not just ground-level disciple-making). Better yet, find a national believer who already has such a big vision and partner together.

Solutions to hurdles of going from Gen 1 to Gen 2 churches consistently:

- **Simplify the basic CPM path:** (see article from previous edition): The CPM methods path toward finding hungry people (entry), evangelism, discipleship and church formation must be simple enough for Gen 1 believers to replicate. Beware of pre-existing Christian workers (Gen 0) assuming that a weeks-old believer can use tools and methods only a mature believer can use.
- **Ensure that all CPM path pieces are in place and one step leads to the next:** Don't assume that the steps leading for your entry, evangelism, discipleship and church formation methods/tools are all connected. Instead, intentionally form them into one seamless process. It is easy for new believers to off-ramp the CPM path (e.g. go to existing churches because church formation is not strong).
- **Strengthen the three-thirds process, especially accountability:** Reference the previous edition for more explanation of the three-thirds process. Frequently Gen 1 does not produce Gen 2 because they are simply passing on information (Bible Study) but not equipping them in a discipleship process that gives them confidence and competence to start Gen 3.
- **Find the God-prepared people who will launch a movement:** It may be that Gen 0 has done a good job of evangelism (G1 disciples) but just hasn't yet found a fourth-soil person that will be the seeds of a movement. Keep sharing the gospel expectant to find those persons who will boldly share with many.
- **Set the follow and fish DNA (Mark 1:17) within hours/days:** The first few hours in the life of disciples are when you set expectations. Training them to follow (obey all they hear from God) and fish (reach out to others) is a pattern and expectation that has to be started at new birth.
- **M.A.W.L. at every stage:** Every new generation needs the previous generation to Model, Assist, Watch and Leave them in a variety of skills and endeavors. Don't assume they can do it just by watching you or attending your training.
- **Intentionally reap the oikos at Gen 1:** It is not uncommon in the evangelism process to end up with just one new disciple. Without his or her *oikos* (circle of influence) members believing, the new disciple can feel very alone. Help him or her intentionally share with the *oikos* (including you sharing as well) in the first few days or weeks of salvation.


Solutions to hurdles of going from Gen 2 to Gen 3 churches consistently:

- **Maintain momentum toward grandchildren disciples and churches:**
 - Help every generation of disciples and churches aim for grandchildren disciples and churches.
 - Therefore, when a Gen 1 church starts, you must be planning how to get to Gen 3. The clock is ticking for how long that process will take.
 - Plan to have disciples publicly share breakthrough testimonies of getting to third generation.
- **Stay with Gen 0 or Gen 1 long enough to help them birth grandchildren churches:** It is not uncommon for CPM workers to fall into one of two traps: 1) doing training dumps where they download CPM principles over a weekend or two, or, 2) staying with their Gen 0 or Gen 1 group only long enough to get through their initial 8-10 discipleship lessons. If the generational rate is 3-6 months in your area, can you see that you need to spend 12-18 months with a group to help coach them toward birthing children and grandchildren churches?
- **Help new believers create maps of generational trees:** As they visualize and track the generations of disciples and churches, it makes them more conscious to pray and plan for progress. Generational maps provide visual representations that help them more easily spot and troubleshoot momentum problems.
- **Maintain all elements of the three-thirds process as**

Gen 1 trains Gen 2: It is not uncommon for Gen 1 believers who learned in a three-thirds environment to revert to primarily passing on *lessons* to their Gen 2 believers. Their failure to use the same three-thirds process will mean that Gen 2 disciples are not really equipped to birth a third generation. The result is Gen 2 groups and churches that lack the three-thirds format.

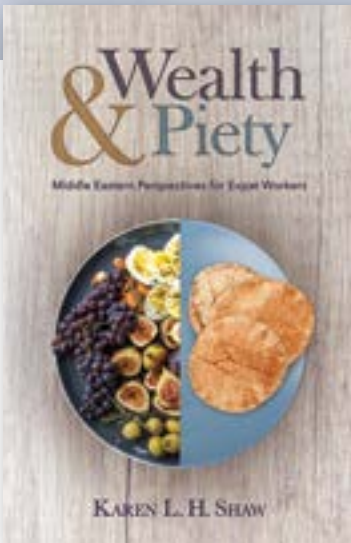
- **Make sure the vision is inspiring and viral:** If the vision for a CPM is small, difficult to state or only in the hearts of Gen 0 and Gen 1 disciples, it will fail to be passed down to subsequent generations. The vision must be big enough to inspire new disciples to expand and to endure coming persecution.
- **Gen 1 must help Gen 2 find the God-prepared people who will launch a movement:** Yes, this is the same as in the section above. But it is essential for each new generation to reach out broadly enough to find new movement launchers. This injects fresh momentum into each generation's CPM efforts.
- **Instill boldness where fear has set in:** Fear of ridicule and persecution is contagious and will stop a movement. While fear is contagious, so is boldness and faith. Intentionally find ways to instill boldness through testimonies, Bible studies, Scripture memorization, counting the cost, etc.
- **Raise up shoulder-height national co-laborers with big vision:** This was mentioned in the first section, but at this point in a movement it is indispensable. Unless you have national co-laborers with the same or bigger vision on equal footing with you in decision making (their shoulder is the same height as yours!), the movement will falter around Gen 3 because that is as far as your personal influence can reach.
- **Implement effective leadership development:** At this point in a ministry, the focus must be on developing effective leaders, raising up Timothies who can be mentored and making sure this system is scalable—can expand with the movement. These leaders must be able to make their own decisions without going to the foreigners or Gen 0 national leaders for answers.

Efforts here should focus on two areas: 1) maintaining momentum toward generational multiplication and 2) creating long term sustainability and health in the movement.

- **Make the vision so sticky and compelling that it is owned by the movement and drives it through a limitless number of generations:** Beware of disciples in the first three generations hijacking the vision. For example, FROM multiplying to reach all of the lost TO preserving the health of the first three generations.
- **Develop consistent mid-level training that maintains momentum and health:** Mid-level training retreats enable top level national leaders to diagnose with their middle-level *fruitful* leaders problems in momentum or health, and offer them a context in which to solve them. Allowing *unfruitful* leaders to attend will dilute the solutions and weaken the movement's DNA.
- **Be sure to shift the effort of yourself and key leadership on the S.O.I.L.S. continuum:** (see *Mission Frontiers*, Nov-Dec 2014, pp. 38-41): You and your key leaders must walk through the progression of 1) evangelism and casting vision to nationals, to 2) training new believers, to 3) developing leaders, to 4) targeting new segments, while maintaining a strong prayer strategy throughout.
- **Be prepared for leadership turnover:** Losing one or two top-level national leaders can cripple a movement. Always have 1) multiple top-level leaders in mentorship as well as 2) Timothies that they are coaching. It is essential that you *personally know* many of these Timothies in case all of your top-level leaders are taken out at once.
- **Keep expanding the movement into new segments so that current believers do not run out of people to evangelize:** Without an intentional Acts 1:8 focus on reaching new areas, a movement can stagnate as its evangelism saturates its current *oikos* networks. 

Solutions to hurdles of going from Gen 3 to Gen 4++ churches consistently:

This is when a ministry truly becomes a movement. Streams of generation should regularly be exceeding 4th generation. 4th generation is simply a tipping point toward a movement.



Wealth and Piety

Middle Eastern Perspectives for Expat Workers

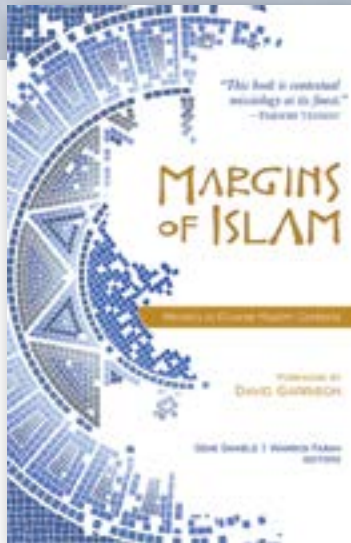
Karen L. H. Shaw (Author)

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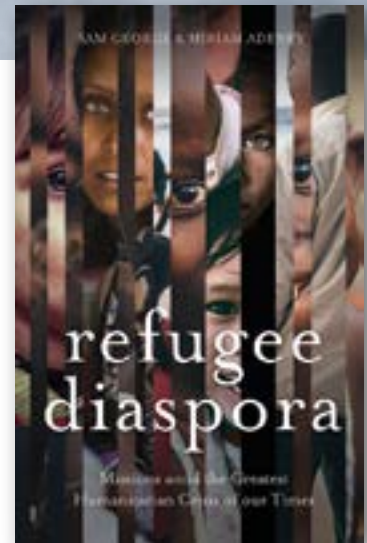
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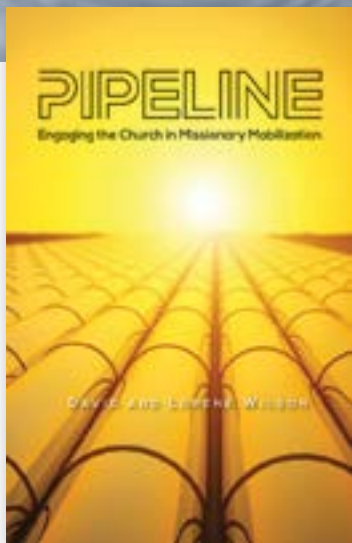
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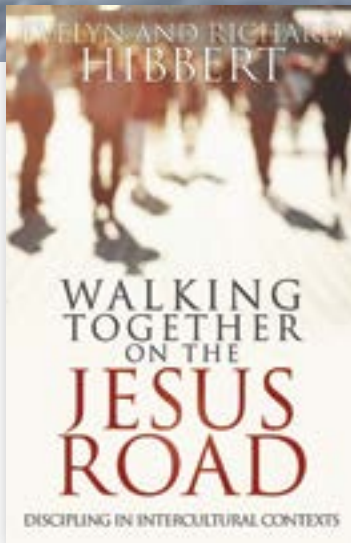
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Preparing Chinese Students to Follow Christ in China

Debbie D. Philip (Author)

Thousands of Chinese students visit our churches and join Christian activities. Many even say they have become Christians while abroad. Some go on to make great contributions to Chinese church and society. Sadly, however, many fall away after they return to China. Debbie Philip has visited hundreds of returnees. She offers a new perspective for understanding what happens when Chinese students encounter Christians abroad and what needs to happen if they are to continue following Christ after returning home. The life stories, illustrations, and suggestions in this book will help you understand and support Chinese returnees better as they prepare to go home.

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🕒 Maybe It's Time to Pray!

BY **GREG PARSONS**
DIRECTOR OF
GLOBAL CONNECTIONS
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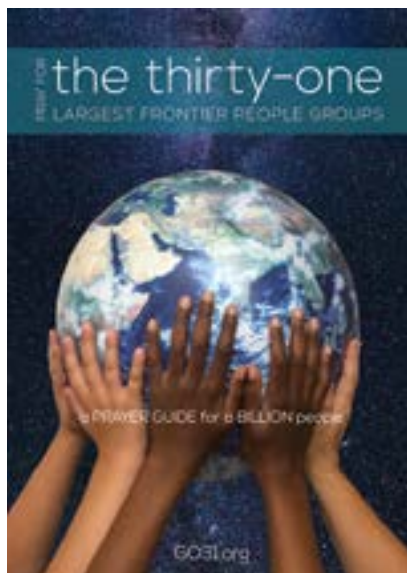
Years ago, when personal computers were just getting cheap enough for average Americans to have one on their desk, a few of the “computer geeks” set an alarm that would go off each hour and say: “maybe it’s time to pray!”

There were some other “alerts” they set up which I won’t mention here, but now with smart phones and Apps, there are GREAT ways to **remember to pray daily for the Unreached Peoples of the world.** Here are four of them. Each of these tools allows you to pray “at a distance” with other believers around the globe.

1. We’ve produced the **Global Prayer Digest** since the early 1980s. Each day, your prayers are informed related to different people groups—usually focused in a given country or region each month. This app is produced and updated by a partner ministry in Taiwan called the United Mission to Taiwan. It is also available in Chinese.



2. **Joshua Project** began as one of Frontier Ventures’ ministries in 2000. Each day, their app gives practical details about “the People of the Day” and you can see how many others are praying each day. *Note: Starting in May of 2019, both the GPD and the “People of the Day” apps will be focusing on the new category of Unreached Peoples called Frontier People Groups. You can learn more about this at: www.joshuaproject.net or order a special, 31-day prayer guide for the largest Frontier People Groups at www.go31.org.*



3. **Operation World** also offers an app that goes through every country of the world on an annual basis, listing data and information to fuel your prayers. Download each of these at the app store for your device.



4. **The Waymakers** app integrates prayer for our own city with prayer for God’s glory among the nations: <http://WayMakers.org/pray/seek-god/app>.

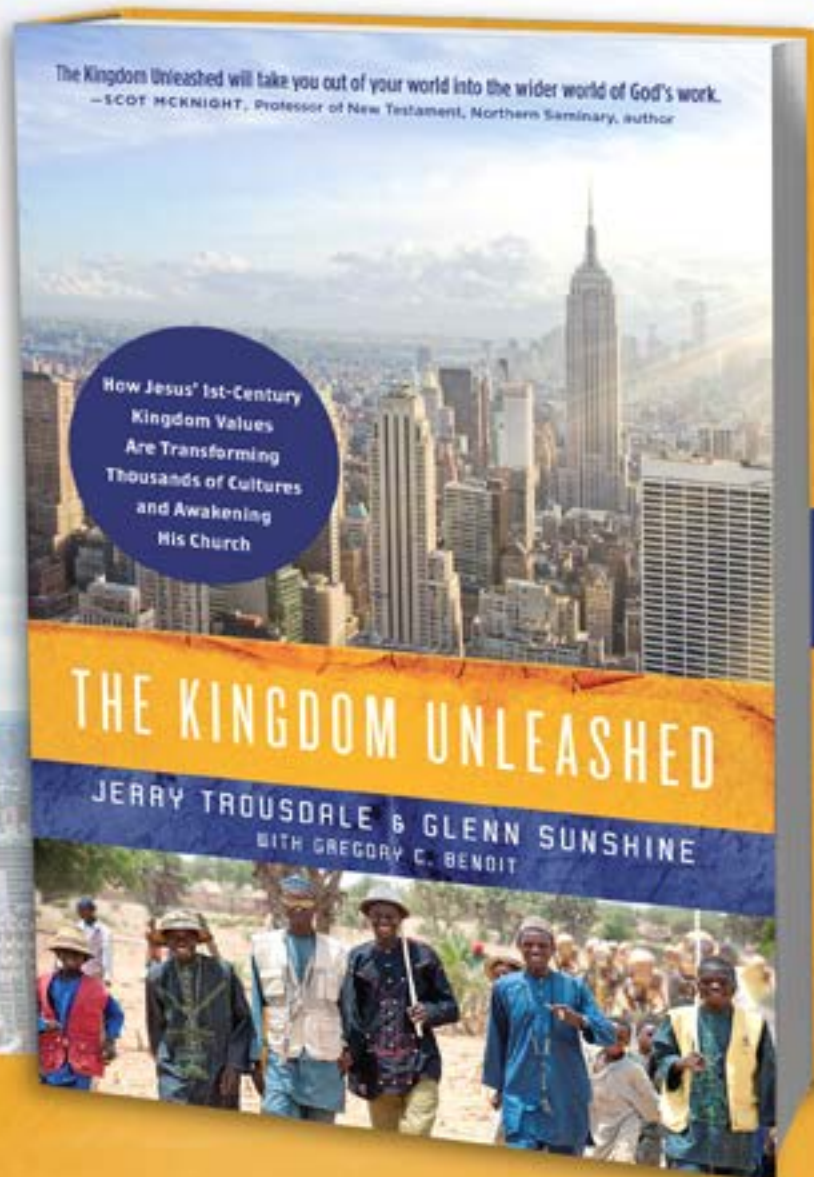


I pray almost every day using all four of these; two of them at 10 am Pacific Time. Will you join me in interceding for the peoples of the earth and the advance of God’s kingdom?

When I share about these as I speak to groups, I tell people to turn **OFF** other notifications – they merely distract you. BUT, I urge people to turn **ON** these notifications and set them to remind you at a certain time each day. Yes, that too is an interruption. But more importantly it is a reminder that helps to feed our vision and fuel movements to Jesus.



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