

*How Employment-Based Solutions Help Eradicate Poverty*

# CREATED TO FLOURISH



***READING GROUP GUIDE***



PART I

# The Presence of Poverty

# 1

## *Flower Petals in the Face*

1. When Peter meets a young girl in India, he is suddenly overwhelmed by the disparity between his daughter's living conditions and the living conditions of the Indian girl, Malika. Describe a time or place when you were struck by the realities of poverty. What did you witness that struck you? What was your response?
2. What statistics in this chapter stood out to you the most and why? Were you surprised by any in particular?
3. This chapter discusses the differences between poverty in the U.S. and poverty in the developing world. Do you think this is a helpful distinction? Explain. How did you respond to *The Economist* story comparing the lives of Dr. Mbwebwe Kabamba and Enos Banks?





4. The majority of the world lives on less than \$10 a day, with 949 million living on \$2 or less a day. What are some small ways we can remember our brothers and sisters in poverty?
5. Why is it important to remember those living in poverty? What was Christ's response? What does this mean for His followers?

# 2

## *Making a Feast for Jesus*

1. In churches, there is often a separation between meeting people's spiritual and physical needs. Does your church have separate committees for missions and benevolence? How do you think this hinders or helps the message of Christ? Why?
2. John the Baptist asks Jesus, "Are you the one who is to come, or should we expect someone else?" Read Luke 7:18–23 to see how Jesus answers and claims He is Christ. What does His answer say about the nature of the Gospel?



3. Do you think the Church in the U.S. emphasizes either proclamation or demonstration of the Gospel today? Does your local church tend to emphasize one over the other? If so, what ideas do you have to put focus on the other?
4. What are some practical ways you can share God's message through proclamation and demonstration? What would hinder you from doing so?
5. Phil writes, "Christians are often known only for what we are against" (Page 56 print, 46 digital). Have you seen an example of this in your own life or in the media? How could an integrated or holistic approach to the Gospel correct this image of the Church?

# 3

## *Searching for Solutions That Work*

1. In Chapter 3, a well-intentioned church in the U.S. tries to respond to the needs of a Ukrainian church. Read the pastor's response (Page 61 print, 50 digital). What went wrong? According to the pastor, why was traditional aid unable to meet the long-term needs of his congregation?
2. Charity can inadvertently create inequality between people—it can degrade the ones being served to the status of helpless victims, and it can elevate those helping to the role of saviors. Have you ever experienced this inequality? How does this mentality hurt the message of the Gospel?
3. Why do you think short-term aid and relief work are often more popular among helpers than offering long-term development? How has this approach hurt the way we help those in poverty? How could diagnosing the problem, researching the local context, and listening to those we serve help us avoid such blunders?



4. When you get involved in a significant project at church, what questions can you ask about the goals of the project and how results will be measured? Do you ask about exit strategies before starting new projects?
5. Think about the programs and missions in which your church or college group is involved: Are they geared toward long-term solutions or short-term relief? If the programs are geared toward short-term relief, how could they adapt to meet people's long-term needs?



# 4

## *A Hand Up, Not a Handout*

1. When you think of your job, whether in or outside of the home, what words come to mind? What are some terms that come to mind when you think of work in general? Are they negative or positive? How is work portrayed in the Garden of Eden, and how do you think God's view of work differs from your own?



2. Reflect on 2 Thessalonians 3:6–13. According to this passage, what are Paul’s feelings about work? According to Paul, would short-term relief be a sufficient way to meet the needs of those in poverty?
3. Was there ever an award, recognition, or achievement for which you labored long? How would it have felt to receive that same prize if you had not worked for it—if it had cost nothing? Review Steve Saint’s list of challenges that come with handouts (Page 78 print, 66 digital). What do you think about this list?
4. Peter states, “Charity will never allow an individual to flourish in the way God created humankind to be—productive in caring for the earth and using the strength and skills He gave” (Page 77 print, 65 digital). If charity is not the solution for families in poverty, what are some creative solutions that would build on their God-given strengths?
5. What are some key ingredients for giving someone a hand up rather than a handout?



PART II

# How Christ, Community, and Capital Can Change the World

# 5

## *Unlocking Entrepreneurship*

1. Peter quotes the idiom, “It takes money to make money” (Page 86 print, 72 digital). How have you seen this idea play out in your life or in the lives of those around you?
2. How would your world change if you did not have access to a bank or similar financial services?





3. Often there is a misconception that people in poverty are lazy and unwilling to provide for themselves. How does this chapter use evidence to combat this argument? What are some realities that hinder people from saving?
4. Read the story about Cambodians who saved money creatively (Page 92 print, 78 digital). How does this illustrate both the importance of saving money and the difficulties of doing so?
5. How does the image of people in poverty teetering on the edge of a cliff (Page 93 print, 79 digital) change your ideas of poverty and the need for savings?



# 6

## *A Brass Ring*

1. In your own words, review the basic model of a savings and credit association (SCA). What are some of the benefits of SCAs? Choose one of the variations and discuss what it adds to the basic model.



2. According to insights from this chapter and previous chapters, how does social capital (relationships) help motivate people to continue saving? Why might this be different in the U.S.?
3. What are the possible limitations of SCAs?
4. What types of organizations can best partner with SCAs? What types of organizations may not make good partners?
5. To better understand the situation of those in poverty, some people in the U.S. have started their own experimental SCAs. What would it look like if you were to join your friends and colleagues in an SCA? How do you think this experiment would change your ideas of poverty?

# 7

## *Microfinance Goes Mainstream*

1. When Muhammad Yunus offered small loans to women through Grameen Bank, the women repaid all their loans. Why was this surprising? What type of attitude toward people in poverty did this combat?



2. What is the concept of social guarantee that Muhammad Yunus pioneered? Why has this helped ensure the success of microfinance loans?
3. Why are people, particularly those living in poverty, willing to accept exorbitant interest rates from loan sharks in order to receive a loan? What does that say about the need for capital?
4. A majority of microfinance loans are made to women. Discuss some of the reasons given in this chapter for focusing on women.



# 8

## *Exploring Variations*

1. What was your favorite creative microfinance solution discussed in this chapter? Why did you think it was innovative?
2. Some microfinance institutions (MFIs) use group meetings to provide training on such topics as health, nutrition, business, and household finances. Why do you think MFIs are helpful platforms for discussing such topics?
3. How have MFIs offered creative ways to reach underserved populations?
4. What is an SME, and how does it help fight poverty?
5. Does it surprise you to see such a variety of services offered in conjunction with microfinance? Brainstorm other potential needs that might be met through MFIs.



# 9

## *It Can't Be That Good, Can It?*

1. Why does Peter differentiate between poverty alleviation and poverty eradication? How might this distinction impact how we talk about the purpose of microenterprise development?



2. Discuss the stories of loans causing harm (Page 152 print, 135 digital). What were some of the contributing factors? How might we respond to these types of stories?
3. Microfinance results do not necessarily register on the gross national product (GNP). How might we measure the impact of microfinance in other ways?
4. Microenterprise development alone is not enough to address global poverty. What are some other effective forms of poverty alleviation you've been involved with? What form of poverty alleviation is better suited for those in conflict or disaster situations?
5. Why is microfinance not a one-size-fits-all solution?

# 10

## *Using the Second-Best Distribution System*

1. When you hear about a new idea or opportunity, what are some key factors in determining whether you pursue it? How does the credibility of the person sharing the opportunity play into your decision?
2. According to the chapter, distribution is key to an effective organization. Organizations can provide quality services and supplies, but if the services cannot be delivered effectively, fewer people benefit. Discuss a situation (real or hypothetical) in which you had a good idea or had services to offer, but your idea or services couldn't be distributed. What did you do to change your situation?
3. Read about Rick Warren's research in Rwanda (Page 163 print, 146 digital). Why might partnering with local churches solve the distribution problem in places like Rwanda?



4. Who are the most influential people and institutions in your life? How does your pastor's or church's influence on you compare to the influence of these people and institutions?
5. What are some benefits in partnering with the Church in order to alleviate poverty from both a material and a spiritual perspective?



PART III

# Joining the Revolution



# 11

## *Saving with the Church*

1. Peter quotes an Oromo proverb from Ethiopia: *"Kophaan tchaala dansa,"* or "Being alone is only good for going to the toilet" (Page 175 print, 156 digital). This humorous proverb gives insight to our need for community. What are some ways you realize you need community? Would you see community as necessary for lifting people out of poverty?
2. How might partnerships between SCAs and the local church be beneficial to those in poverty? What are some insights the church would possess about its members that outsiders would lack?
3. Reflect on the story about Peter's experience with Florian in Rwanda (Page 179 print, 160 digital). How does this illustrate that money is not the only answer to bringing people out of poverty? Why is it necessary to address spiritual poverty as well as physical poverty?
4. Review the website of one of the organizations listed in this chapter. Do you see evidence of the benefits of partnering with the Church in the stories they share?

# 12

## *Getting Beyond the Starting Gate*

1. What are some aspects of microenterprise that seem innovative or life changing? What are some things that you are cautious about? Why?
2. Reflect on the list of questions Phil provides in order to understand the commitment involved in starting a microfinance institution. Which do you think are the most significant limitations?
  - What human resources can I commit?
  - What financial resources can I commit?
  - What other resources can I commit?
  - What conflicts of interest might arise if my church launches its own MFI?
  - Will running an MFI be a bigger distraction than it's worth?
3. You can be involved in microenterprise development at various levels. Look at the "Step by Step" guide to involvement (Page 186 print, 167 digital). What areas of engagement would you be interested in exploring further?



4. Review the LIVE acronym (Page 188 print, 169 digital). Has your church had partnerships that exhibited some or all of these attributes? If so, describe the partnership, including benefits and challenges. If not, how might you start moving toward such a model?

# 13

## *Pastors Seldom Make Good Bankers*

1. By giving pastors or borrowers large amounts of money, we may be placing them in compromising situations. What are some ways to provide internal controls to reduce temptation, maintain stellar reputations, and improve results? Reflect on a situation in your life in which you realized internal controls were essential for a quality outcome.
2. Why is a heart for families in poverty not the only qualification required to work in microfinance? What are some basic skills necessary to start a microfinance institution?
3. If you aren't skillful in business, what are some creative ways you could offer your skills to help long-term development efforts? If you possess business skills, what are some ways to offer your insights for sustainable poverty alleviation?

4. Why is there a misconception that enforcing loan repayments is optional? How can we as Christians both exhibit God's grace and show we are serious about quality and excellence?
5. Reflect on the story on Page 198 print, 178 digital. What are "rice Christians"? When we help others, how can we avoid creating "rice Christians"?
6. When you give to a Christian organization, what are some ways you can research whether they are truly keeping Christ at the center of their work?





# 14

## *Rolling Up Our Sleeves*

1. Remembering families in poverty requires getting outside of our comfort zones. What would it take to motivate you, your family, and your friends to live on less than \$2 a day once a month? What would it take to commit to this practice for a year? How do you think this would help you remember those in poverty?



2. *Created to Flourish* lists a number of ways to roll up our sleeves. From this list and your own ideas, how can you use your talents, resources, and skills to respond to the problem of poverty?
3. How often do you pray for those living in poverty around the world? How can you commit to consistent prayer? Is there a certain place or time of day that you could designate for prayer? How could praying for those in poverty change you?
4. Read 2 Corinthians 8:1–13. Paul mentions excelling in the “grace of giving” (v. 7). What do you think Paul means when he says this?
5. We often spend little time investigating the organizations we support. Why should we research how we give? What types of charities or organizations do you support or want to support? Why?

# Notes



## *Go deeper in your study of poverty*

Discover God's heart for restoration through HOPE's eight-week small-group curriculum, *Perspectives on Global Poverty*:

**[perspectives.hopeinternational.org](https://perspectives.hopeinternational.org)**



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INTERNATIONAL

## ***About HOPE International***

HOPE International invests in the dreams of families in the world's underserved communities as we proclaim and live the Gospel. We provide discipleship, biblically based training, savings services, and small loans, empowering women and men to use the skills God has placed in their hands to provide for their families and strengthen their communities.

For specific resources on HOPE International's approach to spiritual integration, operations, fundraising, and more, visit our online resource portal at [www.hopeinternational.org/resources](http://www.hopeinternational.org/resources).

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