PERSPECTIVES ON
GLOBAL POVERTY
In the Gospels, Jesus tells His disciples, “The poor you will always have with you” (Matthew 26:11; Mark 14:7). Was He painting a bleak and hopeless picture? Could Jesus have possibly meant that poverty is inevitable — and if so, how much time and energy should His followers dedicate to addressing it? Should you spend your time in a study on poverty when so many competing priorities fight for your attention?

Whether poverty has long troubled your heart or this will be your first serious consideration of the topic, we trust that this study will help you see that the Bible has quite a bit to say about poverty — and that far from excusing passivity, Christ calls His followers to action. As you begin this study, take a few minutes to think of your answers to the following questions:

- How would you define poverty?

- What images come to mind when you think of poverty?

Record your thoughts...

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Brian Fikkert and Steve Corbett, staff members at the Chalmers Center for Economic Development, have conducted an informal exercise in dozens of North American, middle-to-upper-class churches. “What is poverty?” they ask the church members. Fikkert and Corbett report that, without fail, congregants begin to list a lack of material goods like food, money, clean water, housing, and medicine as the symptoms of poverty. On the other hand, when over 60,000 people living in material poverty were asked how they would define poverty, the results were surprising: “While poor people mention having a lack of material things, 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,” say Fikkert and Corbett.

As we strive through the course of this study to understand poverty and our role in poverty alleviation, it is important to keep in mind that the poor themselves define poverty in more complex ways than a lack of material resources. In doing so, they echo many of the Bible’s teachings on the subject.

Our Common Poverty

One of the inherent dangers of a study like this one is that we walk away with the impression that we, in our Western, middle-class world, are the answer to poverty: We have money; others don’t—therefore, we’re the solution. We can be tempted to see ourselves as saviors of the poor, overlooking our own poverty and brokenness in the process. Instead, we must begin to think of poverty more broadly as broken relationships.

We serve a relational God who created each of us to be in relationship with Him, with ourselves, with each other, and with the rest of creation. In the Garden of Eden, each of these relationships existed in its perfect form, and Adam and Eve were able to experience the fullness of joy that comes from right relationships. Adam and Eve’s initial disobedience affected each of these four relationships, and since that time we see only a distorted version of what God’s Kingdom really looks like.
We see this brokenness in ourselves and in our economic, social, political, and even religious systems. According to Bryant Myers, a leading Christian development thinker, “Poverty is the result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable. Poverty is the absence of shalom in all its meanings.” As this definition of poverty helps us to understand, each of us is poor in the sense that none of us has experienced these four vital relationships in the fullness that God intended.

Sometimes these broken relationships lead to poverty in the material sense that we most often picture. Consider women in Afghanistan: The Taliban regime forbade them from attending school, society dictates that they cannot work in the markets, and their husbands often take several wives in the quest to produce as many sons as possible. This broken social system can and does create and perpetuate material poverty. But according to Brian Fikkert and Steve Corbett in their book *When Helping Hurts*, workaholism is just as truly a form of poverty. By overemphasizing one arena of life at the expense of many others, workaholism reflects a broken relationship with the rest of creation even while it leads to material wealth. “The Fall really happened, and it is wreaking havoc in all of our lives. We are all broken, just in different ways,” the authors suggest.

We hope that this study will be an effective tool in helping to understand the causes and effects of poverty and how we, as followers of Christ, are called to respond to this very real departure from God’s perfect plan for His creation. But we also hope that this study creates time and space for reflection on our own poverty and on what we have to learn and receive from God and our brothers and sisters around the world, as well as what we have to teach and to give.

*In what ways can you see the “absence of shalom” in our economic, social, political, or religious systems?*  

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*In what ways might you personally be experiencing poverty in this broader sense?*  

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How might a broader understanding of poverty impact the way we relate to the materially poor?

If poverty is not purely material, then how should we respond to the situation of those living in poverty?

This Study

This study does not profess to give you all the answers. In fact, the authors of this study do not claim to have all the answers. Instead, we seek to inspire honest dialogue and meaningful thought that lead to action. This study will challenge us to steward our money wisely and to begin to channel some of the funds that have been entrusted to us toward bringing about the characteristics of the Kingdom of God here on earth. It will encourage mutual accountability, modeled after microfinance – the method of poverty alleviation employed by HOPE International, a Lancaster, PA-based nonprofit organization – and will apply the principles of solidarity utilized in microfinance to Scripture memorization, weekly challenges, and prayer.

Please take a few minutes as a group to watch the HOPE Haiti video, available on HOPE International’s You Tube channel, www.youtube.com/hopeinternational. The video will be helpful in understanding how one Christ-centered group is striving to help men and women be restored to the physical and spiritual wholeness God intends for His children. It will also be helpful in understanding the structure of this study.
How do the images and voices of the poor you see in this video compare to your initial picture of poverty at the beginning of the introduction?

What effect did this poverty alleviation strategy seem to have on participants emotionally, physically, or spiritually?

What difference does it make that these individuals belong to solidarity groups?  What difference might that make for you as you participate in this study?

Solidarity

In microfinance, clients form solidarity groups to borrow money and pool their savings, allowing them to acquire a lump sum of capital without having to rely on usurious moneylenders. They put this money to work using their own skills and ideas, and then they repay the loan with interest within a predetermined timeframe, enabling their neighbors or fellow group members to access this service as well. The solidarity group ensures that each client is backed by the support and confidence of the community, and at the same time helps microfinance institutions to know which potential clients are trustworthy. When one member of a solidarity group cannot repay his/her loan, the other members agree that they will cover that individual’s payment until the member can pay again. This mutual responsibility for repayment fosters a strong system of support and encouragement. While the loans that group members receive begin to alleviate their physical poverty, their group membership works to ease their sense of isolation and voicelessness.
We don’t expect this study to be easy, so we are borrowing the concept of solidarity groups to ensure that study participants are walking alongside others who can be of support to them. You will form your own solidarity group and follow a passbook like those used by clients of microfinance institutions. Instead of tracking a loan repayment or accumulated savings, your passbook will track your Never Ending Hope fund (more on that later), Scripture memorization, and other forms of participation. Working in community, you will experience the beauty of the body of Christ walking together, encouraging one another, loving one another, and spurring each other on (Hebrews 10:23-25).

Solidarity groups often come up with names that describe their hopes and goals for what they will accomplish. Some group names include: Stand Up, Hope and Effort, Victorious Women, Winning for the Future, and The Blessings. Feel free to come up with a name that encompasses your group’s vision for what you hope to achieve during these coming weeks together. You will stand in solidarity with your fellow group members and with the materially poor as you learn more about God’s heart for the poor and increase your knowledge and financial support of this cause that is so close to God’s heart.

Like a traditional solidarity group, you will select officers to assist with the logistics of operations. Please select officers for the following positions:

**President**
The one who leads the study, prepares the lessons, facilitates the meeting time, and helps offer direction for the group.

**Treasurer**
The one who keeps account of the Never Ending Hope fund, collects contributions, keeps the monies, submits the final collection to charity, and manages the tax deduction information. The treasurer will be provided with a tracking sheet (contained in the leader’s guide), which he/she can use to record members’ names, phone numbers, email addresses, addresses, and total donations.

**Secretary**
The one who manages materials, makes any necessary copies, and corresponds with group members (including email reminders prior to each meeting).

**Chaplain**
The one who prepares the weekly Scripture by studying its background and context, fosters prayer support, encourages members to undertake challenges, and provides accountability for each week’s Scripture memorization component.

**Security Officer**
In a microfinance context, this officer has the extremely important and relatively dangerous position of protecting the officers from theft and violence while the group’s money is in their care. In the context of this study, this individual will encourage solidarity group members to participate in the Never Ending Hope challenge.
If any members of the group need assistance in coming up with ideas, the security officer will attempt to help them.

The Never Ending Hope Fund

HOPE International’s savings clients have learned that setting aside even a little each week can result in tremendous opportunities. Some savings group members bring as little as ten cents a week, but with enough savers and enough time, they are able to turn these small sums into productive ventures. Beginning this week, you will be asked to contribute two dollars a week for five weeks to a Never Ending Hope fund. If someone forgets his/her contribution or is unable to contribute, other members of the group should come together to contribute on that person’s behalf, just as community bank members would help a fellow member meet his/her loan repayment. In the fifth week of this study, the weekly challenge will incorporate this Never Ending Hope fund to help your solidarity group put into action some of what you’ve learned to help alleviate poverty.

Next Steps

As you move forward as a community of learners and activists, commit to praying for the endeavor you are about to undertake. Pray for God’s leading as you select officers for your solidarity group (remembering you might be called to step up for duty) and begin praying for those who will eventually benefit from your Never Ending Hope funds. Pray that as you join together in solidarity you will come to know and serve the least of these.

“And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.” – Colossians 3:17
Lesson 2

A Look at Spiritual Poverty

Who Are the Poor?

“A rich man is nothing but a poor man with money.”
— W.C. Fields

As we come to understand our common poverty as fallen humans, Fields’ quote takes on a deeper level of truth— at the core, regardless of the amount of money we have, each of us is experiencing the poverty of broken relationships. Primary among these is our broken relationship with God, which influences each of the other relationships in our lives. As Bryant Myers writes, “When God is on the sidelines or written out of our story, we do not treat each other well.” As we dig deeper into material poverty throughout the course of this study, it may be tempting to forget the deep spiritual poverty in the world as well. Take a few minutes now to contemplate spiritual poverty. Write your thoughts in the space provided and share your ideas as a group when you are finished.

• What phrases, words, or Scripture come to mind when you think of “spiritual poverty”?

• What images does it conjure?

Record your thoughts...

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Although we cannot neglect a discussion of spiritual poverty, it is important to be aware of the potential dangers in overemphasizing the spiritual dimension in a discussion about poverty. We may hear a quote like Fields’ and forget how much difference even a little bit of money can make for those living in material poverty. There is the risk that we will ignore the very real needs of those living in physical poverty, needs that are different from those of people living in plenty. As we will discuss in later lessons, the Bible calls those who have been blessed with plenty to share with those in need (Isaiah 58:6-8; Matthew 25:31-46; James 1:27), and we must not use our common spiritual poverty as an excuse to disregard this commandment. Rather, as we go through these lessons, it is important to maintain a balanced view of poverty that looks at the whole picture from a biblical perspective.

**What is Spiritual Poverty?**

A study of the Bible reveals that God is concerned with more than His children’s physical condition. He sees straight to the heart (1 Samuel 16:7), and He cares deeply about the whole spirit, soul, and body and desires it to be sanctified and kept blameless (1 Thessalonians 5:23). As Bryant Myers points out, our Triune God is a relational God. Having created us in His image (Genesis 1:26-27), God wants us to enjoy the fullness of right relationships. The center of these relationships should always be God, as we were created to glorify Him (Isaiah 43:7; 1 Corinthians 10:31). In addition to this primary relationship, God created us to have full relationships with ourselves, realizing our individual value as people loved unconditionally by God (Ephesians 3:17-19; Romans 8:35-39); with other people, encouraging and loving one another in communal relationships (John 13:34-35; 1 Thessalonians 5:11); and with creation, being good stewards of the living place God has provided for us (Genesis 1:28-30).

And yet because “all have sinned and fall[en] short of the glory of God,” we know that we don’t live up to this divine standard (Romans 3:23). Each one of these four relationships was broken for Adam and Eve when sin entered the world: They no longer had intimate communion with God in the Garden; they felt a sense of shame and immediately covered their nakedness; they blamed each other for eating the fruit; and God cursed the land and childbearing. As fallen humans, each of us experiences these areas of broken relationship, and when any of these areas are broken, we experience poverty, falling short of the right relationships which God created for us to enjoy.

Moreover, the Fall affected not only individuals but also the social institutions within which they live – whether economic, political, or religious. Walter Wink writes, “Human misery is caused by institutions, but these institutions are maintained by human beings. We are made evil by our institutions, yes; but our institutions are also made evil by us.”
In what ways have you observed or experienced brokenness in one of these four relationships (God, self, other people, and creation)?

What are some examples you have seen of broken social systems?

How should we react to our spiritual poverty?
How Should We React to Our Spiritual Poverty?

While spiritual poverty is a reality of our condition, God in His grace blesses us in spite of our fallen nature. In fact, in the first sentence of the first public sermon Jesus preached, He makes it abundantly clear: “Blessed are the poor in spirit, for theirs is the kingdom of heaven” (Matthew 5:3). This blessing does not mean that we should strive for spiritual poverty but rather that Jesus’ atoning death makes the Kingdom of God available to us despite our own iniquity and spiritual poverty. As Dallas Willard writes in *The Divine Conspiracy*, “Those poor in spirit are called ‘blessed’ by Jesus, not because they are in a meritorious condition but because, precisely in spite of and in the midst of their ever so deplorable condition, the rule of the heavens has moved redemptively upon and through them by the grace of Christ” (emphasis original). We have been blessed to receive grace that we can never deserve.

God’s Word repeatedly conveys that we must acknowledge our poverty of spirit to maintain a humble and appropriate posture before Him. The psalmist David often described himself as “poor and needy” (Psalm 40:17; Psalm 86:1), despite the fact that he was king of Israel. In his humility, David knew who he was and who God was, and this knowledge led not to despair but to joy: “I will praise you, O Lord my God, with all my heart; I will glorify your name forever” (Psalm 86:12). When we recognize the poverty of our own spirits, we realize that we have been shown grace beyond measure, and the only appropriate response is love and gratitude for God.

We read of another surprising model of this humble and loving response in Luke 7. A Pharisee named Simon invited Jesus into his home to eat with him, but when Jesus arrived, Simon failed to show Him the customary respect shown a visitor. Before long a woman who the Bible says “lived a sinful life” came into Simon’s home to see Jesus. She threw herself at Jesus’ feet, kissing them, wetting them with her tears of repentance, and anointing them with expensive perfume. Offended that Jesus did not rebuke the woman, Simon assumed Jesus did not know the magnitude of her sins and must not be a prophet. “He who has been forgiven little loves little,” Jesus rebuked Simon and forgave the woman of her sins. Caught up in his own legalism and propriety, Simon failed to recognize that he, too, was in need of forgiveness, missing the opportunity to experience God’s grace for himself. Like this woman, each of us must strive to recognize our own spiritual poverty and celebrate the Savior who has offered us grace and mercy that we cannot earn.
Take a few moments to read, reflect, and comment on the following passages. As you do, try to capture in your own words the picture God’s Word paints of spiritual poverty and one who recognizes it. Have each member or small group of two to three people take one of the verses and share their insights with the larger group.

Psalm 51

Isaiah 57:14-21

Isaiah 64:5-9

Isaiah 66:1-4

Matthew 5:3-12

Philippians 3:12-21
The Apostle Paul told the Corinthians that he boasted not in his strengths but in his weakness:

“But he said to me, ‘My grace is sufficient for you, for my power is made perfect in weakness.’ Therefore I will boast all the more gladly about my weaknesses, so that Christ’s power may rest on me.” — 2 Corinthians 12:9

Whatever our strengths, we too can willingly and joyfully concede that we are in desperate need of God. As a condition of the heart and an orientation of the mind, realizing we are spiritually poor touches all areas of our lives. It fosters a spirit of thankfulness for every provision, and it desires to share blessings with others. It reminds us that we are stewards, not owners, of possessions, and it anchors us in the truth that apart from God, we are insignificant.

This is not to suggest that poverty of spirit requires self-loathing; rather, it requires us to honestly examine and acknowledge who we really are: children of God corrupted by the Fall, a distracted people in need of a restoring focus on God, and desensitized beings who have yet to experience the abundance of life in Him. When we see ourselves as our Father sees us, we will know just how poor we really are, but, paradoxically, we will also rejoice in just how rich we are in God’s grace and love.

As we conclude, reflect on what God’s Word has shared about our condition as spiritually poor beings in need of the One who willingly traded His riches so that through His poverty, all of us “might become rich” (2 Corinthians 8:9). Consider what a few thinkers throughout the ages have written on the topic of spiritual poverty, and seek God’s voice and wisdom as you close in prayer.

“God does not force His kingdom upon anybody but gladly gives it to all who know they’re losers without Him and humbly seek His help.”

— Clarence Jordan, Sermon on the Mount

“It is really only the poor in spirit who can, actually, have anything, because they are the ones who know how to receive gifts. For them, everything is a gift.”

— Simon Tugwell, The Beatitudes

“It is not because a man is poor in spirit that his is the Kingdom of Heaven, in the sense that the one state will grow into the other, or be its result; still less is the one the reward of the other. The connecting link is in each case Christ Himself: because He ..., ‘has opened the Kingdom of Heaven to all believers.’”

— Alfred Edersheim, Life and Times of Jesus the Messiah
A Look at Material Poverty
Overview and Causes

Our perceptions of what it means to be materially poor are in large part shaped by our life experiences. Some of our ideas come from media images of global crises or campaigns soliciting funds for the less fortunate. Others may come from periodic encounters with aid workers or missionaries who relay heartbreaking stories of poverty in faraway lands. Perhaps you have a closer experience with poverty: You struggle to know how to respond as you pass a homeless individual on your way to work, or as a child you often went to bed a little hungry. Maybe you have stood among those living in poverty on a missions trip and walked alongside them for a period of time. Maybe poverty is a painful, overwhelming reality of which you try to avoid thinking, or perhaps you’ve dedicated significant time to questioning its causes and potential solutions. Regardless of your past experience with poverty, take a few moments to answer the following question.

• What experiences have helped to inform your understanding of poverty?

Record your thoughts...

Because we each come at the question of poverty from a different angle, spend some time sharing with your group some of the experiences that have shaped your understanding. In discussing your experiences, look for points of commonality and divergence. Both are useful in developing a broader understanding of poverty.
What Do the Numbers Tell Us?

Figures and statistics pertaining to physical poverty are in constant flux, but taking a snapshot of the numbers at any given moment will render a clearer picture of the burden under which our brothers and sisters around the world are living.

- Almost half the world – over 3 billion people – lives on less than $2.50 a day, while 80% of humanity lives on less than $10 each day (World Bank 2008).

- Of the 2.2 billion children in the world, 1 billion (nearly every second child) are born into poverty (UNICEF 2005).

- Over 25,000 children die every day as a result of poverty-related issues (UNICEF 2007). In one week’s time the number of children who have died from poverty-related causes matches the entire death toll of the Asian Tsunami of 2004. In 2003, 10.6 million children died before they reached the age of five (UNICEF 2005), equivalent to the number of children populating all of France, Germany, Greece, and Italy.

- In 2005, the wealthiest 20% of the world accounted for 76.6% of total private consumption. The poorest 20% of the world accounted for 1.5% (see chart on next page) (World Bank 2008).

- Approximately 1.1 billion people in developing countries have inadequate access to water; 2.6 billion lack basic sanitation. As a result, approximately 1.8 million children die of diarrhea (UN 2006).
Unfortunately, there is no shortage of statistics to paint a troubling portrait of the world’s inequities and the burdens suffered by those in poverty.

These statistics can be overwhelming and numbing, but we can be confident that poverty is not the abundant life God designed for His children to live (John 10:10). So how did we get from the idyllic Garden of Eden to a world where half our brothers and sisters are living in poverty?
Start with a communal discussion.

*Which statistic hit you the hardest?*

Did any of them disturb you particularly? If so, how?

*What do you think are some of the root causes of poverty?*

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**Root Causes of Poverty**

Material poverty is a complicated and messy reality, with many causes and perhaps even more proposed solutions. While we may never fully understand the various causes of poverty, it is important to examine our assumptions and attempt to come to a fuller understanding of poverty and its causes. This is particularly vital as we begin to think of ways to respond to poverty, since the way we view the root causes of poverty will determine how we go about fighting it. If we believe poverty is caused by a lack of income, we will provide families with material resources or help them generate greater income. If it is caused by poor education, we will create schools. If it is caused by an oppressive system, we will work to overcome the injustices of the system.

Divide yourselves into four groups. Read the verses assigned to your group and identify and label the common poverty-causing theme among them. Imagine the underlying factors that might have created the situations described in your verses. After your group has read and classified the Scriptures, come up with additional examples of this dynamic at work in our contemporary world. Then, think of some appropriate, Christ-centered responses to the problem. Different responses might be appropriate for varying
underlying causes of poverty. Be ready to share your small group's findings with the larger group when finished.

Group A: Psalm 14:4–6; Proverbs 30:14

Group B: Nehemiah 5:1-10; Proverbs 22:7


Group D: Proverbs 10:4; Proverbs 19:15; Proverbs 20:13; Proverbs 21:17

Common Theme Label:


Underlying Causes:


Contemporary Examples:


Responses:
Did you identify how such forces as oppression, hedonism, usury, and injustice are at work in our society? Rooted in sin, these ancient societal scourges still plague us today and contribute to poverty. No doubt, we could add even more causes of poverty from God’s Word. We have examples from the Old Testament of flawed governments and misguided economic theories and warnings from the New Testament to be wary of charlatans who pose as saviors but are in truth devastating deceivers.

An area given such consideration in Scripture deserves our thoughtful consideration as well. In Walking with the Poor, Bryant Myers outlines how the four areas of brokenness we experience as a result of the Fall – physical, social, mental, and spiritual – work together to lead to poverty. The physical causes of poverty include the lack of basic resources needed to survive, such as food, shelter, and money. These physical causes are only exacerbated by our fallen social systems, which often entrench and validate the fallen attitudes of the non-poor toward the poor. Mental causes of poverty include both lack of knowledge – of hygiene, nutrition, etc. – and deeper feelings of hopelessness and shame, feelings that have often been perpetuated by fallen social systems, including the Church. Finally, no discussion of the causes of poverty can be complete without considering the spiritual principalities and powers at work that seek to hinder any progress of the Kingdom of God.

The raw truth is that poverty has no place in God’s Kingdom. It is an invention wrought by human hands and sustained and perpetuated by our sin and greed. Too often we have neglected our call to wise and faithful stewardship of God’s good provision and have instead acted as tight-fisted owners, staking claim to something that was never truly ours.

As you close this session, spend some time praying through what you have learned, seeking wisdom from God, repenting if prompted, and asking His guidance in the weeks ahead. God cares so deeply for all His fearfully and wonderfully made children; there is no doubt He will lead you to the truth as you pray for His will to be done!

“The righteous care about justice for the poor, but the wicked have no such concern.”
— Proverbs 29:7
Lesson 4
God’s Heart for the Poor
Reflection and Challenges

While parents work hard to encourage their children’s first words, very few parents have had to teach their children to utter the phrase, “It’s not fair!” Instead, children seem to have an acute awareness—whether flawed or not—of fairness by the time they’ve begun speaking in sentences. Our quest for fairness doesn’t end with the passing of childhood. Throughout our lives we seek to be treated fairly by loved ones, co-workers, bosses, and even by God Himself.

• Do you think that God values fairness in the same way that we do? Do you believe He perceives fairness in the same way that we do? Why or why not?

• Do you believe that God treats all of His children equally? Why or why not?

Record your thoughts...

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God’s Promises to the Poor

It’s easy to presume that a just God must treat all of His children equally. The writers of Scripture, however, portray God as especially concerned for the poor, the downtrodden, and the destitute. In the book of Psalms, David writes,

“I know that the LORD secures justice for the poor and upholds the cause of the needy.”
— Psalm 140:12

The psalmist, understanding God’s passion for the poor, writes in Psalm 113 that God is active in bringing about restoration and renewal for the poor and oppressed: “The LORD is exalted over all the nations, his glory above the heavens. Who is like the LORD our God, the One who sits enthroned on high, who stoops down to look on the heavens and the earth? He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes, with the princes of their people. He settles the barren woman in her home as a happy mother of children. Praise the LORD” (Psalm 113:4-9).

Take a moment to read Isaiah 61. As you do, note what the anointed one has been sent to do and the word picture painted in the passage. Read Luke 4:16-21.

What promise would this have held for those in Jesus’ day who were suffering oppression?

Does it still hold promise today? Why or why not?

When we view poverty as a departure from God’s plan for humanity, a result of brokenness in this world, it becomes easy to understand God’s special concern for the poor and oppressed not as a form of favoritism but as the beginning of a process of restoration and renewal: “Then I saw a new heaven and a new earth … And I heard a loud voice from the throne saying, ‘Now the dwelling of God is with men, and he will live with them. They will be his people … He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away.’ He who was seated on the throne said, ‘I am making everything new!’ ” (Revelation 21:1, 3-5).
As a benevolent Father, the Lord is concerned with all of His children, and we should all rejoice in Jesus’ promise to rescue us from spiritual poverty. But those in physical poverty receive special assurance from their Savior that they will experience release. Their ashes of mourning will be traded for crowns of beauty, their sorrow will be replaced with gladness, and they will be given garments of praise for their cloaks of despair (Isaiah 61:3).

Fully exploring God’s heart for the poor could take months of study. The Scriptures have over 2,000 verses that speak to issues of poverty, many expressing God’s tenderness for the impoverished and oppressed or His anger toward those who mistreat them. For our purposes, we will take a small sampling of them to get a glimpse of God’s heart. Have members of the group take one or two passages, read them, and share what they’ve discovered.

- Deuteronomy 10:17-19
- 1 Samuel 2:8
- Psalm 10:14
- Psalm 72:1, 4
- Psalm 72:1, 12-14
- Psalm 146:7-9
- Isaiah 25:4
- Isaiah 41:17
- Jeremiah 22:16
- James 1:27
- James 2:5

If you could distill God’s heart for the poor into one defining sentence, what would it be? Try to pen that sentence now...
God’s Expectations of His Followers

There is no mistaking this: God cares deeply and passionately for the poor. His words and His actions make it clear. But there’s more. As God’s ambassadors on this earth, we are to care for and love His people with the same fervor and affection that God has lavished on us. Scripture does not mince words regarding this command: “What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘Go, I wish you well; keep warm and well fed,’ but does nothing about his physical needs, what good is it?” (James 2:14-16).

For the next exercise, spend some time alone reading and responding. When everyone has finished, share your thoughts and impressions.

Consider Isaiah 58’s message regarding true fasting.

How does the passage describe the fasting of the House of Jacob?

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How does it characterize true fasting?

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What are some defining differences between the two?

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continued on page 24...
Which demands more of us? Which promises a greater reward?

Consider the hardships of true fasting:

Consider the rewards promised:

Define the current state of your own “fasting”:

How might your life look different if you were to fast as God has chosen?
Spend time reading and considering **Matthew 25:31-46**.

**What differentiates the sheep from the goats in this passage?**

**Are there areas in your life where you would be praised as a sheep? Condemned as a goat?**

**Have there been times when you missed opportunities to serve because of your inability to see the need (perception)?**

**Have there been times when you missed opportunities because of inconvenience? Callousness? Busyness? Fear?**

**If you viewed every person you met as if he or she was the very presence of Christ, how might this change your daily priorities – where you invest your resources, how you offer your skills, whom you choose to help or ignore?**

Close in prayer after sharing your thoughts as a group.
“With great power comes great responsibility.” Who can forget the role these simple words played in transforming the formerly unexceptional Peter Parker into the heroic Spider-Man? Thousands of years earlier, Jesus challenged His followers to transform the way they lived with very similar words:

“From everyone who has been given much, much will be demanded.” – Luke 12:48

Jesus’ words remind us that everything we have – time, talents, money – has been entrusted to us. The abundance we have received does not come without the responsibility to use it wisely.

- What currently has the greatest influence on the way you allocate your time, direct your talents, or spend your money?

- How might you treat your time, talents, or money differently if you thought of them less as entitlements and more as responsibilities?

Record your thoughts...
Exploring Ownership vs. Stewardship

In Psalm 24:1, the psalmist makes a bold proclamation: “The earth is the LORD's, and everything in it, the world, and all who live in it.”

In a society that places so much value on what we amass, this radical verse reminds us that we own absolutely nothing. Our home, car, savings account, talents: Everything to which we cling ultimately belongs to God. We do not own them, nor are we owed them. “Who has a claim against me that I must pay? Everything under heaven belongs to me,” God challenges Job (Job 41:11). We may feel that we have earned these things because of our disciplined savings habits or hard work, but the Bible is quick to remind us that God alone has enabled us to produce wealth: “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the LORD your God, for it is he who gives you the ability to produce wealth…” (Deuteronomy 8:17-18).

Truly believing what the writers of Psalm 24, Job, and Deuteronomy claim should have repercussions on every area of our lives, from our treatment of the environment to the way we manage our time. While we are not owners, God has bestowed upon each of us the sacred responsibility of stewardship: managing His resources as He would. And while He has given generously, we have not always managed His possessions in a way that honors God and blesses others. We have not always dedicated the resources He has given us to furthering the work of His Kingdom. And, unfortunately, we have not always aligned our concerns with those things that really move God’s heart.

Using the following diagram, examine the ways in which stewardship and ownership are similar and different, using the following questions to guide you in your brainstorming. As you compare the two, consider how they might reflect the relationship between man and God.
What attributes should characterize an effective steward? Which of these attributes would be undesirable in an owner?

What attributes should characterize an effective owner? Which of these attributes would be undesirable in a steward?

What responsibilities does a steward have? What about an owner?

How can we recognize when we are acting as owners rather than stewards?

How can your relationship with God reflect an owner-steward relationship?
God's desire for us as stewards...
Remember the Lord Your God

Central to the concept of stewardship is the act of remembrance, which was prominent among the Israelites. From renaming sites and erecting memorials to collecting stones and reenacting the Exodus, they knew the importance of remembering God’s acts of provision and care. God calls us not simply to give but to give joyfully, and although we can force the behavior, the attitude will follow only when we put into practice the act of remembrance. When we reflect on all that God has done and the tremendous sacrifices He has made, we can gladly give of our time, talents, and material resources – because they were never truly ours and because it becomes a privilege to emulate a God of love, generosity, second chances, and eternal redemption. As the body of Christ, we alone have been charged with the responsibility of reflecting God’s image to the world around us. If Christ’s followers around the world would practice the act of stewardship with joy and reckless abandon, how could the world help but notice and stand amazed?

What circumstances cause you to remember God’s goodness and feel gratitude for His provision? How might you memorialize these things to make remembering them a habit?

How might trusting God in the land of plenty look different than trusting Him in the wilderness?

How can a lack of effective stewardship be a symptom of a greater problem in your relationship with God?

What are the primary hindrances in your life to remembering that you are a steward and not an owner?
If we can begin to quiet materialism’s voice telling us we are what we own and instead attune our ear to God’s call to steward His provision, we will notice a shift in our lives. One of the biggest changes may be in attitude: hands that clench less tightly to the things of this world, eyes that take a longer view to eternity, and hearts that soften to care for all of God’s creation. What a beautiful Gospel transformation that would be!

In closing, reflect on the words of a few sage voices from across the years. Close in a time of reflection and prayer. Ask God to reveal ways in which you have fallen short of being a steward of His provision and seek His restoration. Pray that God would transform your attitude toward money, time, and talents, helping you to cling to the Giver and not the gifts He has given. Invite Him to show you anew ways in which you might use His gifts to help others and glorify Him.

“God has given us two hands – one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing.”

– Billy Graham

“The world asks, ‘What does a man own?’ Christ asks, ‘How does he use it?’”

– Andrew Murray

“One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us.”

– Gordon MacDonald

“Watch lest prosperity destroy generosity.”

– Henry Ward Beecher
Lesson 6
What Then Must We Do?
A Believer’s Response

Hearing the cry of the poor and allowing our hearts to be moved is a vital first step in this journey together – and not always an easy one. Most of us live in such a way that those with whom we regularly interact belong to similar economic and social classes, making it all too easy to ignore or simply overlook the struggles of our brothers and sisters around the globe. Your participation in this study evidences openness to hearing the cry of the poor. The biblical mandate, however, goes a step further than simply hearing. God calls us to respond, and as children made in His image, He has given us the skills and abilities to do so wisely and thoughtfully.

• Which truth from the previous lessons have you found most uncomfortable?

• What has your initial reaction to these uncomfortable truths been? How have you moved or could you move from knowledge to action?

• What skills and abilities has God given you to help as you seek to move to action?

Record your thoughts...

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What Does God Command?

Through His Word, God calls us to join Him in caring for the poor through concrete, practical actions. In groups, discuss the following verses that have been loosely grouped by topic, using the response questions to guide your discussion. Share your findings with the larger group when finished.

Fight oppression and provide rescue:
Exodus 22:21-27; Deuteronomy 24:10-15; Zechariah 7:8-10; James 1:27

Maintain rights and advocate for justice:
Exodus 23:6; Psalm 82:3-4; Proverbs 22:22-23; Proverbs 31:8-9a; Isaiah 1:15-17

Work hard and avoid avarice:
Ezekiel 16:49; Matthew 6:19-24; Ephesians 4:28; 2 Thessalonians 3:7-13; 1 Timothy 6:6-10

Give generously and minister joyfully:

What does the Bible command concerning your topic? Be specific.

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What is your initial response to these commands?

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What are some practical ways that you can turn this knowledge into action as you apply these commands to your life today?

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Distinguishing Relief from Development

As we seek to follow God’s instructions, we may at times find ourselves discouraged to realize that good intentions don’t always equal good actions; even the most well-meaning interventions can end up causing harm. In *The Poor Will Be Glad*, Peter Greer, president of HOPE International, tells of a well-meaning relief effort with some unintended consequences for a Rwandan man named Jean. Jean perceived a need in his community for fresh eggs and began a modest business raising chickens and selling eggs. His business grew increasingly successful, and for the first time the community enjoyed access to an ample supply of reasonably priced, nutrient-rich eggs.

Unbeknownst to Jean, a Western church took note of the same need. Although it took some months for all the details to be arranged, the church was elated when they were able to begin distributing eggs—free of charge!—to members of this community blighted by protein deficiency. For one year, eggs flowed freely, until the church, pleased with a job well done, decided to reallocate their mission dollars elsewhere for the coming year. Unbeknownst to the church, its free eggs had driven Jean out of business. Where eggs had once been available for a fair price, the community now had to import eggs from a nearby town at a higher cost. The good intentions of the church ended up hurting both Jean and his community.

What went wrong here? How could a well-intentioned effort do more harm than good? Unfortunately, stories like Jean’s are all too common as we struggle to not only respond but respond well to the needs of the poor. In this case, the church provided emergency assistance (relief) to a population prepared for development.

*Before we go further, take time to discuss the difference, if any, between relief and development as you have heard the terms used in the past.*

We often use the terms relief and development interchangeably, but there are important differences between them. Both are necessary, but either approach used out of its appropriate context runs the risk of doing more harm than good. Relief seeks to meet an immediate need and generally centers on bringing outside goods or services into a community. The world’s response to the Asian Tsunami of 2004 is an example of appropriate relief: People needed emergency shelter, food and water, and medical services. Offering small business training—an example of development—would be inappropriate in this situation, even if many in the region struggled to earn an income.

Development seeks to equip individuals and communities to effect long-lasting change. While relief offers an immediate return, it may take months, years, or even generations to see the full results of development. Development utilizes local people and resources, thus fostering personal relationships, inspiring cooperation, and encouraging sustainability. Just as there are times when development is inappropriate, there are times when relief is inappropriate, even harmful—as in the story of Jean.
Authors Brian Fikkert and Steve Corbett outline four criteria for determining when relief is the most appropriate response:

- **Is there really a crisis at hand?**
- **To what degree was the individual personally responsible for the crisis?**
- **Can the person help himself?**
- **To what extent has this person already been receiving relief from you or others in the past?**

“Only a small percentage of the poor in your community or around the world require relief,” they claim. Most others fall into the category of people who may derive more long-term harm than good from our relief efforts. When men and women can do for themselves, having something done for them undermines their God-given dignity. Read the story of the Good Samaritan in **Luke 10:25-37**.

**According to Fikkert and Corbett’s criteria, why was the wounded man a good candidate for relief?**

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**Under what circumstances might development have been a better choice?**

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**How might providing ongoing relief contribute to feelings of inferiority and shame among the materially poor?**

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Stepping Forward in Faith

Faced with the enormity of the charge to not only respond but respond well to these complex and systemic issues, it can be easy to wonder if one person can make any significant inroads. Fortunately, we are not called to perfection but to faithful obedience. We are blessed to serve a God of grace, who understands our human limitations and knows better than we do that sometimes our efforts to help will end up hurting. Read Hebrews 11. This “hall of faith” is full of ordinary people who struggled with their calling and even failed at times—often repeatedly. But on this one point, they were commended: They believed God sufficiently to act on what He asked of them.

When we are obedient, God in turn is faithful to use us despite our shortcomings.

Take, for example, the story of Calvary Monument Bible Church (CMBC) in Lancaster, Pennsylvania. Church members knew the Bible’s commands concerning poverty and were eager to follow them. After visiting a church in Zaporozhye, Ukraine, they responded to the immediate needs they saw, sending food, clothes, and medical supplies, even helping buy land for church expansion. However, after three years, the pastor in Ukraine became concerned that his church was relying too much on outside generosity. Eager to continue to obey God’s commands, CMBC looked for ways to help the church without creating dependence. After a great deal of research, they bought a $2,000 machine that would enable the church to make money by processing oil from sunflower seeds.

When church members visited a year later, excited to see the lives changed as a result of their development project, they instead found that the machine had never been used. The problem: None of the church leaders in Ukraine believed that there was a market for sunflower oil, and they didn’t want to waste time on a project that wouldn’t make money. In the face of repeated failure, the two churches refused to give up on their partnership. Instead, they turned to microfinance, providing small loans to local entrepreneurs to fund their own initiatives, and HOPE International was born.

As Christ’s body here on earth, we are called to be His hands and feet, feed the hungry, clothe the naked, visit the imprisoned, tend the sick, and defend the weak. As we have seen, it’s an epic challenge, but rather than overwhelm or paralyze us, this should encourage us to proceed with caution and to take joy in the words of James 1:5: “If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him.” We have not been left alone to flounder in our mission. As Jesus prepared to leave His disciples for the last time, He promised to send them a Counselor who would always be with them and remain in them. The presence of the Holy Spirit (John 14:15-18; John 16:13) helps us discern how to apply the Bible’s commands to our lives today in ways that help rather than hurt. May we listen well.
Are there ways in which you have felt the Holy Spirit speaking to you through the course of this study?

Are you feeling drawn to any specific response to the problems of poverty and injustice?

As we conclude this lesson, pray more specifically for how God would have you respond in real and sacrificial ways. Ask God to remove any scales from your eyes and embolden you to follow Him well.

“And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.” — 2 Corinthians 9:8
“Actions speak louder than words.”

“Your actions speak so loudly that I cannot hear what you are saying.”

We’ve all heard quotes to the effect that what we do is more important than what we say. As we wrestle with how God has called us to respond to the harsh realities of poverty, it can be tempting to focus solely on action. There is plenty “to do,” and we want to see physical, concrete improvement in the lives of those in poverty. Such interventions are necessary, and, as we have outlined, part of our responsibility as Christians. However, if poverty affects all areas of our lives, as we discussed in the second lesson, then the solution must do so as well. Both word and deed are invaluable in our spiritual witness— and while balancing the two can be challenging, favoring one sacrifices half the tools God has given us to minister to those in poverty.

• Do you tend to view either word or deed as more important than the other? Why?

• What can be accomplished through deeds that might not be accomplished through words alone? What can be accomplished through words that might not be accomplished through deeds alone?

• What biblical precedent can you see for a combination of word and deed in ministry?

Record your thoughts...
In *The Poor Will Be Glad*, Phil Smith points out the dichotomy that exists in many churches today when they have separate missions and benevolence committees. With the former focused on preaching the Good News and the latter focused on applying the Good News, this separation becomes entrenched in the way church members approach ministry. While having separate committees is not in and of itself a bad thing, it can be an indicator that word and deed are being viewed in a competitive rather than complementary relationship.

Undoubtedly, it can be difficult to reconcile the two. On the one hand, people need to hear the Good News that Jesus is the way to salvation and forgiveness of sins. On the other hand, as Mahatma Gandhi said, “There are people in the world so hungry that God cannot appear to them except in the form of bread.” But should we have to choose between offering bread and introducing the Bread of Life? Jesus’ example sounds a resounding “No,” as He came to fulfill both spiritual and physical needs – and calls His followers to do the same.

**Jesus’ Footsteps**

In His ministry on Earth, Jesus modeled a life that balanced preaching the Good News with acting it out, healing both physical and spiritual brokenness. This wasn’t always what the people of His day expected. Early in His ministry, some men brought a paralytic to Jesus, fully believing that He could and would heal their friend. Jesus looked past the man’s obvious physical needs and saw the needs of his spirit. “Take heart, son; your sins are forgiven,” Jesus said to the man (Matthew 9:2). How absurd and presumptuous it must have seemed to forgive sins when physical healing was clearly needed! When observers took offense, Jesus responded: “Which is easier: to say, ‘Your sins are forgiven,’ or to say, ‘Get up and walk’? But so that you may know that the Son of Man has authority on earth to forgive sins…” Then, joining physical healing with spiritual, Jesus told the paralytic, “Get up, take your mat and go home” (Matthew 9:5-7).

Jesus’ ministry was so far from what had been anticipated in a Messiah that His own cousin, John the Baptist, began to question whether Jesus was who He said He was. Sitting in prison, about to be beheaded by Herod, John wanted proof that Jesus was indeed the One they had been waiting for. In response, Jesus points both to His healing and to His preaching: “Go back and report to John what you have seen and heard: The blind receive sight, the lame walk, those who have leprosy are cured, the deaf hear, the dead are raised, and the good news is preached to the poor. Blessed is the man who does not fall away on account of me” (Luke 7:22-23).
Jesus always responded with the appropriate method to further His Kingdom, whether that involved teaching the people a parable, providing food for a hungry crowd, or healing devastating illnesses. Similarly, when Jesus sent out the twelve disciples, He commissioned them to do both physical acts of healing and to preach the Good News (Luke 9:1-2). Later, when He sends out the seventy-two disciples, His instructions are similar: “Heal the sick who are there and tell them, ‘The kingdom of God is near you’” (Luke 10:9).

In small groups, read Matthew 22:36-40 and Matthew 28:16-20.

Have you heard one of these passages emphasized more than the other as central to the Christian faith?

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After going through this study, what do you think it means to “love your neighbor as yourself”?

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After going through this study, what do you think it means to “make disciples of all nations”?

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The Greatest Commandment, with its focus on loving God and our neighbor, and the Great Commission, with its focus on spreading the Good News, illustrate beautifully the way that word and deed must work together to spread God’s Kingdom. Separated by only a few chapters, these two teachings are two sides of the same coin.

As Christians, we want to take both the Great Commission and the Greatest Commandment seriously and apply them to our giving. We are called to lift men and women from poverty physically, but for those striving to follow Christ, it is not the ultimate goal. Treasures amassed on earth will only too quickly pass away (Matthew 6:19-21). Just as Western Christians should not ultimately desire to accumulate wealth, neither should the beneficiaries of our relief or development efforts. We have something far better than earthly treasure to offer those in need, something that will not pass away. After all, “What good will it be for a man if he gains the whole world, yet forfeits his soul?” (Matthew 16:26).

**Modern-Day Lessons**

The importance and implications of a holistic, spiritually integrated ministry extend beyond the theological to the very practical. A 2007 BBC News article documented India’s increasing wealth and improved standard of living. “The crude equation that increased wealth will lead ultimately to decreased suffering should apply to most of India’s social and economic maladies,” the author wrote. The article, however, did not show how much better things were getting for the Indian population. Instead, it revealed a potentially devastating tragedy, a ticking sociological time bomb. Increased wealth was leading to an increase in prenatal care and ultrasounds for Indian mothers. Along with the opportunity to better ensure the health of both mother and child, this care also provides the opportunity to learn the child’s gender and decide whether to continue or terminate the pregnancy. Because daughters are seen as a financial burden, female fetuses are being terminated “with almost industrial efficiency,” the article notes, and sadly, gender-selective abortions are most common in the most affluent parts of India.

According to the article, an estimated ten million female fetuses have been aborted in the past twenty years in India. The loss of ten million baby girls is a tragedy in itself, but the tragedy may only continue to grow as India’s population ages and the gender imbalance leads to men unable to find wives. The result may be social unrest and upheaval, crime, disorder, and conflict. Perhaps the tragedy could have been averted had spiritual poverty been alleviated at the same rate as physical poverty in India. Had these parents-to-be learned that every life — male or female — holds equal value in God’s eyes, perhaps many of these little girls would have had the opportunity to fulfill their potential.
We may never know how India’s sex-selective abortion tragedy could have been impacted by spiritual ministry, but one microfinance client in Rwanda eagerly shared the impact of Christ-centered teaching on her business and community. The woman raised cows for a living – not an entire herd, but just a few. One of her cows became diseased, and the meat was likely unsafe for human consumption. Worried that she would lose the significant investment she had made in purchasing, feeding, and raising this cow, the woman planned to bribe a local butcher to slaughter the cow despite its sickness. She would conceal the problem from her customers, risking their health but securing her income.

Before she was able to contact the butcher, the woman attended a community bank meeting. That day’s biblically-based business training focused on business ethics. God used the words to penetrate the woman’s heart, and she confessed to her fellow group members what she had been planning to do and asked their forgiveness. Although she was poor and the loss would not be easy, the woman realized that risking her customers’ health would be wrong. She credits the biblically-based training with preventing her from making a destructive decision that she would have later regretted, both as a businesswoman and as a community member.
Can you think of other concrete examples in which incorporating a spiritual witness in both word and deed might significantly strengthen a ministry’s impact?

How would you envision the ideal relationship between verbal proclamation and physical demonstration of the Gospel?

Loving our neighbor is one way we love God. We show that love through both action and sharing Jesus, but we cannot assume that the former will automatically lead to the latter. Many organizations are motivated to do their good work through a desire to serve Jesus, but this motivation may or may not translate to those they are serving. We can hope and pray that our lives and ministries may be so radically different from the world around us that they will cause others to ask questions. But when the questions begin to come, we must not stare back in silence. The Bible has other instructions:

“Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have.” 1 Peter 3:15

We ask too much of our actions if we expect them to not only stimulate but also answer questions, tacitly providing all the clarity that might be needed to point someone to Jesus. Good deeds are important but insufficient. Good motivation is important but insufficient. Let us challenge you to be aware of the language utilized by the organizations you support. If it is difficult to tell what role the Gospel plays in their ministry, contact them and ask.
Take some time to think about what is important to you in the organizations you support, using the following questions as a guide:

*What are your ultimate goals in giving?*

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*Where will you personally draw a line in your support of ministries?*

- Must they be Christian in any way?
- Must they be founded on Christian principles or motivated by the Christian faith?
- Must their leadership or their staff at all levels have personal relationships with Jesus Christ?
- Must they be actively engaged in meeting both physical and spiritual needs?

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continued on page 45...
When united in a common purpose, words and actions can point a hurting world toward Jesus Christ in a way that neither could accomplish alone. Close this time together in prayer, asking God to open your eyes to opportunities to unite your words and your actions. Ask Him to teach you how to apply this to your life and your giving. As we go forward following God’s call to respond to poverty, let us not forfeit any of the tools He has given us.
Lesson 8

The Road Ahead

Conclusions and Responses

While the two dollars you’ve saved each week may seem insignificant, small savings such as this incrementally change the lives of people around the world. In Kigali, Rwanda, Leah is a widow who works hard to support her eight children on only $183 a month. Rather than feeling sorry for herself, she reaches out to others still less fortunate through a Bible study for HIV-positive widows. Leah quickly realized the need for financial help as well as spiritual encouragement, and, through HOPE International’s savings-led microfinance program in partnership with the local church, she and fifty other widows began to save eighteen cents each week. Soon, they accumulated enough so that members could borrow small amounts when they needed to pay for medicine, food supplements, or even a business venture.

By saving a total of nine dollars each week, Leah and the other women have created something priceless: a financial buffer to protect them against crises. And these women are joining together to make their savings go even further: They have used their pooled capital to purchase raw materials needed to weave baskets and start their own business – something that would have been unthinkable to any of them before saving together. Now, they gather together weekly to encourage one another, pray for each other, and weave intricate and beautiful baskets.

• What has been the most challenging part of saving two dollars a week? Of increasing your ten saved dollars?

• Has being a member of a solidarity group helped you in this challenge?

• Are there aspects of solidarity that you have found difficult or uncomfortable?

Record your thoughts...

continued on page 47...
Three weeks ago, we challenged you to be similarly innovative and hardworking in order to increase the ten dollars you saved over the course of this study. Today, we want to celebrate the results of this challenge, as well as the ways you have learned and grown together as a group. The Bible often tells us the importance of encouraging one another: “And let us consider how we may spur one another on toward love and good deeds. Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another – and all the more as you see the Day approaching” (Hebrews 10:24-25).

You and Leah may live in vastly different circumstances, but the fellowship, shared accountability, and bearing of one another’s burdens you have experienced in your solidarity group is a model followed by Leah and countless others facing challenges together.

Take time to share and celebrate what each person has done with their ten dollars. Some of you may have increased your money tenfold, while others may have tried and failed. If this challenge has been frustrating and discouraging, share with your group and discuss ways that you can work together to help one another. Spend the majority of your time today listening to one another’s journeys.

Celebrate your successes and share your struggles.

You have hopefully experienced the solidarity of learning and struggling together, as well as the joy of working hard to turn small savings into a larger amount. Even more, this money you have raised as a group will help people like Leah to overcome physical and spiritual poverty through HOPE International. Through Savings and Credit Associations (SCAs) like the one Leah was in, as well as more traditional microfinance methods of loaning money to clients for business pursuits, HOPE works to answer the biblical call to help those living in physical poverty by serving in some of the world’s hardest places throughout Africa, Asia, Eastern Europe, and the Caribbean. HOPE also recognizes that without addressing spiritual poverty, lifting people out of physical poverty is insufficient to produce lasting change. Through relationships between loan officers and clients, as well as between the clients themselves, HOPE works to bring restoration and spiritual healing.
As you close your time together, consider some practical next steps for your group. Dedicate some time to praying for the people who will receive the monetary gifts of your solidarity group. And as you go forward, may you be propelled into action by nothing less than the wonderful, furious love of God:

"This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need, but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth. This then is how we know that we belong to the truth, and how we set our hearts at rest in his presence." — 1 John 3:16-19

May we seek for nothing less as we continue down the road.

Thank You,

HOPE International and Willowdale Chapel

“Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles, and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith, who for the joy set before him endured the cross, scorning its shame, and sat down at the right hand of the throne of God. Consider him who endured such opposition from sinful men, so that you will not grow weary and lose heart.”

— Hebrews 12:1-3
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