

OPENING EXERCISE

Consider the following scenario:

The tsunami that hit Indonesia in December 2004 wiped out many of the small businesses. These small businesses are owned by poor people and serve as their primary source of income. Most of the shops, equipment, materials, and inventory were destroyed. Four months after the tsunami, your church has decided to send a team to assist with the restarting of these small businesses.

Discuss the following questions in groups of approximately five people. If you are reading this book individually, then consider these questions on your own.

1. What will you do to plan and prepare for your trip?
2. What resources will you bring with you?
3. Whom will you choose from your church to go on this trip?
4. What will your team do once it gets there?
5. What will be the specific components of your ministry?
6. How will you implement each component?

Please write down your responses to these questions and store them in a safe place. You will be asked to reflect upon your responses later in the book.

NOTES

CHAPTER 1

Why Did Jesus Come to Earth?

1. Portions of this chapter have been adapted with permission from a previous publication: Brian Fikkert, “Educating for Shalom: Missional School Communities,” chapter 18 in *Schools as Communities: Educational Leadership, Relationships, and the Eternal Value of Christian Schooling* (Colorado Springs: Purposeful Design Publications, 2007), 357–76.
2. Timothy J. Keller, *Ministries of Mercy: The Call of the Jericho Road*, 2nd ed. (Phillipsburg, N.J.: Presbyterian and Reformed, 1997), 52–53.
3. Charles Marsh, *The Last Days: A Son’s Story of Sin and Segregation at the Dawn of the New South* (New York: Basic Books, 2001), 44.
4. Robert Marsh, “The Sorrow of Selma,” as quoted in *The Last Days: A Son’s Story of Sin and Segregation at the Dawn of the New South* by Charles Marsh (New York: Basic Books, 2001), 51.
5. Dennis E. Johnson, *The Message of Acts in the History of Redemption* (Phillipsburg, N.J.: Presbyterian and Reformed, 1997), 87–89.
6. Jeffrey D. Sachs, *The End of Poverty: Economic Possibilities for Our Time* (New York: Penguin Press, 2005), 28.
7. Figures are in constant, 1993 purchasing power parity dollars. Figures are estimates using data from the World Bank, *World Development Indicators 2008* (Washington, D.C.: World Bank, 2008).
8. United Nations Development Programme, *Human Development Report 2007/2008* (New York: Palgrave Macmillan, 2007), 25.

9. Mark R. Gornik, *To Live in Peace: Biblical Faith and the Changing Inner City* (Grand Rapids, Mich.: Eerdmans, 2002), 73.
10. Rodney Stark, *The Rise of Christianity: A Sociologist Reconsiders History* (Princeton, N.J.: Princeton Univ. Press, 1996), 155.
11. *Ibid.*, 166.
12. *Ibid.*, 84.
13. Philip Jenkins, *The Next Christendom: The Coming of Global Christianity* (Oxford: Oxford Univ. Press, 2002), 92.
14. Marvin N. Olasky, *The Tragedy of American Compassion* (Wheaton, Ill.: Crossway, 1992).
15. George Marsden, *Fundamentalism and American Culture* (Oxford: Oxford Univ. Press, 1980).
16. James F. Engel and William A. Dyrness, *Changing the Mind of Missions: Where Have We Gone Wrong?* (Downers Grove, Ill.: InterVarsity, 2000), 23.

CHAPTER 2

What's the Problem?

1. World Bank, *Hear Our Voices: The Poor on Poverty*, DVD (New York: Global Vision, 2000).
2. As quoted in Deepa Narayan with Raj Patel, Kai Schafft, Anne Rademacher, Sarah Kock-Schulte, *Voices of the Poor: Can Anyone Hear Us?* (New York: Oxford Univ. Press for the World Bank, 2000), 65.
3. *Ibid.*, 37.
4. *Ibid.*, 70.
5. *Ibid.*, 38.
6. *Ibid.*, 39.
7. *Ibid.*, 35.
8. *Ibid.*, 43.
9. *Ibid.*
10. *Ibid.*, 50.
11. There are many different locations and types of poverty in North America, including inner-city ghettos, rural communities, immigrants, and the new suburban poverty.
12. Cornel West, *Race Matters* (New York: Vintage Books, 1993), 19–20.
13. Defining what is a “sufficient” level of material things is a nontrivial exercise that goes beyond the scope of the present discussion.
14. There is solid scriptural support for the foundational nature of these four relationships. Matthew 22:37–40 teaches us to love God and then others as much as we love ourselves, saying that all the law and the prophets hang on these commands. And the first command

to humans in Genesis 1:28 is to steward the rest of creation.

15. Bryant L. Myers, *Walking with the Poor: Principles and Practices of Transformational Development* (Maryknoll, N.Y.: Orbis Books, 1999), 86.
16. Jayakumar Christian, *Powerlessness of the Poor: Toward an Alternative Kingdom of God Based Paradigm of Response* (Pasadena, Calif.: Fuller Theological Seminary Ph.D. thesis, 1994).
17. Robert Chambers, *Rural Development: Putting the Last First* (London: Longman Group, 1983).
18. Amartya Sen, *Development as Freedom* (New York: Anchor Books, 1999).

CHAPTER 3

Are We There Yet?

1. Alisa Collins's story can be viewed in Tod Lending, *Legacy*, DVD (Chicago: Nomadic Pictures, 1999).
2. Mark R. Gornik, *To Live in Peace: Biblical Faith and the Changing Inner City* (Grand Rapids, Mich.: Eerdmans, 2002), 170–73.
3. *Ibid.*, 175.
4. *Ibid.*, 177.
5. Scott D. Allen and Darrow L. Miller, *The Forest in the Seed: A Biblical Perspective on Resources and Development* (Phoenix: Disciple Nations Alliance, 2006), 15.
6. As quoted in Lending, *Legacy*.
7. David Hilfiker, *Urban Injustice: How Ghettos Happen* (New York: Seven Stories Press, 2002), 50.
8. LeAlan Jones and Lloyd Newman with David Isay, *Our America: Life and Death on the South Side of Chicago* (New York: Washington Square Press, 1997), 97.
9. Carl Ellis, "The Rise of Ghetto Nihilism," presentation given at the Second Annual Christian Economic Development Institute of the Chalmers Center for Economic Development, Covenant College, Lookout Mountain, GA, May 2004.
10. See Ruby K. Payne and Bill Ehlig, *What Every Church Member Should Know About Poverty* (Baytown, Tex.: RFT Publishing, 1999).
11. This story is taken from Disciple Nations Alliance, *Aturo Cuba's Ministry among the Pokomchi in Guatemala* (Phoenix: Disciple Nations Alliance, 2004), 2.
12. Jones and Newman, *Our America*, 141.
13. This section draws on the following: Hilfiker, *Urban Injustice*; William Julius Wilson, *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy* (Chicago: Univ. of Chicago Press, 1987); and William Julius Wilson, *When Work Disappears: The World of the New Urban Poor* (New York: Knopf, 1996).
14. Gornik, *To Live in Peace*, 45–46.

15. Michael O. Emerson and Christian Smith, *Divided by Faith: Evangelical Religion and the Problem of Race in America* (New York: Oxford Univ. Press, 2000).
16. Darrow L. Miller with Stan Guthrie, *Discipling the Nations: The Power of Truth to Transform Cultures* (Seattle, WA: YWAM, 2001), 31–46
17. See Myers, *Walking with the Poor*, chapter 8 for a helpful discussion of this point.

CHAPTER 4

Not All Poverty Is Created Equal

1. Jessica Murray and Richard Rosenberg, “Community-Managed Loan Funds: Which Ones Work?” Consultative Group to Assist the Poor, Focus Note No. 36, May 2006.
2. The Sphere Project, *Humanitarian Charter and Minimum Standards in Disaster Response*, 2004 revised edition, available from www.sphereproject.org.
3. Alvin Mbola, “Bad Relief Undermines Worship in Kibera,” *Mandate*, Chalmers Center for Economic Development, 2007, no. 3, available at www.chalmers.org.
4. This is a modification of the definition of paternalism found in Roland Bunch, *Two Ears of Corn: A Guide to People-Centered Agricultural Improvement* (Oklahoma City: World Neighbors, 1982).
5. See Michael P. Todaro and Stephen C. Smith, *Economic Development*, 9th ed. (New York: Addison, Wesley, Longman, 2006).
6. Ruby K. Payne and Bill Ehlig, *What Every Church Member Should Know About Poverty* (Baytown, Tex.: RFT Publishing, 1999).
7. An excellent example of a church that has moved from relief to development in its ministry is described in Tara Bryant, “Broken but Beautiful,” *Mandate*, Chalmers Center for Economic Development, 2007, no. 1, available at www.chalmers.org.

CHAPTER 5

Give Me Your Tired, Your Poor, and Their Assets

1. John P. Kretzmann and John L. McKnight, *Building Communities from the Inside Out: A Path Toward Finding and Mobilizing a Community’s Assets* (Chicago: ACTA Publications, 1993).
2. Robert Chambers, *Whose Reality Counts? Putting the Last First* (London: Intermediate Technology Publications, 1997).
3. David L. Cooperrider and Suresh Srivastva, “Appreciative Inquiry in Organizational Life,” *Research in Organizational Change and Development*, 1987, no. 1, 129–69.
4. Myers, *Walking with the Poor*, 179.
5. Bryant, “Broken but Beautiful.”

CHAPTER 6

McDevelopment: Over 2.5 Billion People NOT Served

1. Roland Bunch, *Two Ears of Corn: A Guide to People-Centered Agricultural Improvement*, 18–19.
2. William Easterly, *The White Man's Burden: Why the West's Efforts to Aid the Rest Have Done So Much Ill and So Little Good* (New York: Penguin Press, 2006), 4.
3. Shaohua Chen and Martin Ravallion, "The Developing World Is Poorer Than We Thought, But No Less Successful in the Fight Against Poverty" (Washington, D.C.: World Bank Development Research Group, 2008), August, Policy Research Working Paper 4703, 20.
4. Anonymous, "Short-Term Missions Can Create a Long-Term Mess," *Mandate*, Chalmers Center for Economic Development, 2007, no. 3, available at www.chalmers.org.
5. Lissette M. Lopez and Carol Stack, "Social Capital and the Culture of Power: Lessons from the Field," chapter 2 in *Social Capital and Poor Communities*, ed. Susan Saegert, J. Phillip Thompson, and Mark R. Warren (New York: Russell Sage Foundation, 2001), 39.
6. Daniel Watson, "A Family's Journey Toward Restoration," *Mandate*, Chalmers Center for Economic Development, 2008, no. 2, available at www.chalmers.org.
7. See, for example, Laura Hunter, "A Participatory Party in Mozambique," *Mandate*, Chalmers Center for Economic Development, 2008, no. 2, available at www.chalmers.org.

CHAPTER 7

Doing Short-Term Missions Without Doing Long-Term Harm

1. Data in this paragraph are from Roger Peterson, plenary address at *Short-Term Missions Long-Term Impact?* a conference cosponsored by Interdenominational Foreign Missions Association and the Evangelical Missiological Society, 28 September 2007, Minneapolis.
2. Miriam Adeney, "When the Elephant Dances, the Mouse May Die," *Short-term Missions Today*, inaugural edition, 2000.
3. Peterson plenary address.
4. Myers, *Walking with the Poor*, 65–66.
5. Adeney.
6. Anonymous, "Short-Term Missions Can Create a Long-Term Mess," *Mandate*.
7. Peterson plenary address.
8. Rick Johnson, "Going South of the Border, A Case Study: Understanding the Pitfalls and Proposing Healthy Guidelines," *Mission Frontiers*, January 2000.
9. Kurt Alan Ver Beek, "Lessons from a Sapling: Review of Research on Short-term Missions, Study Abroad and Service-Learning," working paper at Calvin College, Grand Rapids, Michigan, 2006.
10. Ibid.
11. Randy Friesen, "The Long-Term Impact of Short-Term Missions," *Evangelical Missions Quarterly* 41 (4), 2005, 448–54.

CHAPTER 8

Yes, in Your Backyard

1. Eval Press, "The New Suburban Poverty," *The Nation*, 23 April 2007.
2. Alan Berube and Elizabeth Kneebone, *Two Steps Back: City and Suburban Poverty Trends 1999–2005* (Washington, D.C.: Brookings Institution, December 2006), Living Cities Census Series.
3. Bob Lupton, "Suburbanization of Poverty," *Urban Perspectives*, FCS Ministries, March 2008, available at www.fcsministries.org.
4. *Ibid.*
5. Harvie M. Conn, *The American City and the Evangelical Church, A Historical Overview* (Grand Rapids, Mich.: Baker, 1994).
6. Press, "The New Suburban Poverty."
7. Education Trust, *Funding Gaps 2006*, Washington, D.C., 2006.
8. U.S. Census Bureau, *Public Education Finances: 2006*, Washington, D.C., April 2008.
9. See Ruby K. Payne and Bill Ehlig, *What Every Church Member Should Know About Poverty* (Baytown, Tex.: RFT Publishing, 1999).
10. See Michael Wayne Sherraden, *Assets and the Poor: A New American Welfare Policy* (Armonk, N.Y.: M. E. Sharpe, 1991); and Thomas M. Shapiro and Edward N. Wolff, eds., *Assets for the Poor, the Benefits of Spreading Asset Ownership* (New York: Russell Sage Foundation, 2001).
11. Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing 2008* (Cambridge, Mass.: President and Fellows of Harvard College, 2008), 4.
12. Commonwealth Fund Commission on a High Performance Health System, *Why Not the Best? Results from the National Scorecard on U.S. Health System Performance, 2008* (New York: Commonwealth Fund, July 2008), 12.
13. *Ibid.*, 36.
14. Michael Rhodes, "Jobs, Money, and Jesus: The Gospel in Inner-City Memphis" *Mandate*, Chalmers Center for Economic Development, 2008, no. 3, available at www.chalmers.org.
15. From Jobs for Life website: www.jobsforlife.com.
16. Marsha Regenstein, Jack A. Meyer, and Jennifer Dickemper Hicks, *Job Prospects for Welfare Recipients: Employers Speak Out* (Washington, D.C.: Urban Institute, 1998), New Federalism Issues and Options for States, Series A, No. A-25, August.
17. Dean Foust, "Predatory Lending: Easy Money," *BusinessWeek*, 24 April 2000.
18. *Predatory Payday Lending Traps Borrower* (Durham, N.C.: Center for Responsible Lending, 2005).
19. Danna Moore, *Survey of Financial Literacy in Washington State: Knowledge, Behavior, Attitudes, and Experience* (Pullman, Wash.: Social and Economic Sciences Research Center of Washington State University, 2003), Technical Report No. 03-39.

20. Bradley R. Schiller, *The Economics of Poverty and Discrimination*, 10th ed. (Upper Saddle River, N.J.: Pearson Education, 2008), 291.
21. Steve Holt, *The Earned Income Tax Credit at Age 30: What We Know* (Washington, D.C.: Brookings Institution, 2006), Metropolitan Policy Program, Research Brief, February.
22. *Ibid.*, 11.
23. Stephan Fairfield, “A Penny Saved Is a Penny Matched,” *Mandate*, Chalmers Center for Economic Development, 2008, no. 1, available at www.chalmers.org.
24. Margaret Clancy, Mark Schreiner, and Michael Sherraden, *Final Report: Saving Performance in the American Dream Demonstration* (St. Louis, Mo.: Center for Social Development, at the Washington University 2002).

CHAPTER 9

And to the Ends of the Earth

1. Muhammad Yunus, *Banker to the Poor: Micro-Lending and the Battle Against World Poverty* (New York: Public Affairs, 1999).
2. Grameen Bank, *Grameen Bank Monthly Update*, Statement No: 1, Issue No. 345, 11 October 2008.
3. See the Microcredit Summit Campaign website at www.microcreditsummit.org.
4. Shaohua Chen and Martin Ravallion, *The Developing World Is Poorer Than We Thought, But No Less Successful in the Fight Against Poverty* (Washington, D.C.: The World Bank, 2008), Policy Research Working Paper 4703, 20.
5. Stuart Rutherford. *The Poor and Their Money* (New Delhi: Oxford Univ. Press, 2000).
6. An excellent discussion can be found in Gailyn Van Rheenen, *Communicating Christ in Animistic Contexts* (Grand Rapids, Mich.: Baker, 1991).
7. For a helpful review of the issues facing Christian MFIs, see David Bussau and Russell Mask, *Christian Microenterprise Development: An Introduction* (Oxford, UK: Regnum, 2003).
8. The poverty line is the level of income that divides the “poor” from the “non-poor.” The international poverty line that is commonly used is one U.S. dollar per day.
9. See Brian Fikkert, *Christian Microfinance: Which Way Now?* working paper #205, Chalmers Center for Economic Development at Covenant College, www.chalmers.org.
10. Sometimes MFIs claim to offer savings services when in reality the MFIs are requiring borrowers to place money on deposit with the MFI as collateral for loans. These “savings” are typically not accessible by the MFI clients until their loans are repaid, making this money useless in alleviating emergencies.
11. Martin Ravallion, Shaohua Chen, and Prem Sangraula, *New Evidence on the Urbanization of Global Poverty* (Washington, D.C.: World Bank, 2007), Policy Research Working Paper 4199.

12. Brian Fikkert, “Fostering Informal Savings and Credit Associations,” *Attacking Poverty in the Developing World: Christian Practitioners and Academics in Collaboration*, ed. by Judith M. Dean, Julie Schaffner, and Stephen L. S. Smith (Monrovia, Calif.: World Vision and Authentic Media, 2005), chapter 6, 77–94.
13. See Laura Hunter, “A Participatory Party in Mozambique,” *Mandate*, Chalmers Center for Economic Development, 2008, no. 2, available at www.chalmers.org.
14. As quoted in David Larson, *A Leap of Faith for Church-Centered Microfinance*, working paper #204, Chalmers Center for Economic Development at Covenant College, www.chalmers.org, 10.
15. *Ibid.*, 13.
16. Dean Karlan and Martin Valdivia, *Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions*, working paper at the Department of Economics, Yale University, October 2008; Jennefer Sebatad and Monique Cohen, *Financial Education for the Poor*, Financial Literacy Project, working paper no. 1, Microfinance Opportunities, April 2003; Bobbi Gray, Benjamin Crookston, Natalie de la Cruz, and Natasha Ivans, *Microfinance Against Malaria: Impact of Freedom from Hunger’s Malaria Education When Delivered by Rural Banks in Ghana*, research paper no. 8, Freedom from Hunger, January 2007.
17. See Tetsuanao Yamamori and Kenneth A. Eldred, eds., *On Kingdom Business: Transforming Missions through Entrepreneurial Strategies* (Wheaton, Crossway, 2003); Steve Rundle and Tom Steffen, *Great Commission Companies* (Downers Grove, Ill.: InterVarsity, 2003).
18. Training is available in multiple formats from the Chalmers Center for Economic Development (www.chalmers.org). Contact the Chalmers Center to find out ways of subsidizing training for missionaries and indigenous churches.
19. The Chalmers Center’s Global Fellowship of Trainers program equips people to become trainers of trainers. Find more information at www.chalmers.org.

CHAPTER 10

Excuse Me, Can You Spare Some Change?

1. Scott C. Miller, *Until It’s Gone: Ending Poverty In Our Nation, In Our Lifetime* (Highlands, TX: aha! Process, Inc. 2008), 19–20.
2. Unfortunately, many churches need to reconsider the extent to which their cultures—attitudes, styles of worship, dress, language, norms, and racial composition—make them highly inaccessible to materially poor people.
3. The Faith and Service Technical Assistance Network has many helpful resources. In particular, see the *Mentoring Programs Toolkit: Equipping Your Organization for Effective Outreach*, available at www.urbanministry.org/wiki/mentoring-programs-toolkit-equipping-your-organization-effective-outreach.
4. Miller, *Until It’s Gone: Ending Poverty In Our Nation, In Our Lifetime*.
5. See Mike Green with Henry Moore and John O’Brien, *When People Care Enough to Act: ABCD in Action* (Toronto, Ontario: Inclusion Press, 2006), 44–53.

6. Amy L. Sherman, *Establishing a Church-based Welfare-to-Work Mentoring Ministry: A Practical "How-To" Manual* (Washington DC: Hudson Institute, 2000).
7. Amy L. Sherman, *The ABCs of Community Ministry: A Curriculum for Congregations* (Washington DC: Hudson Institute, 2001).
8. Cathy Ludlum, *One Candle Power: Seven Principles that Enhance Lives of People with Disabilities and Their Communities* (Toronto, Canada: Inclusion Press International, 2002).
9. Mary A. Falvey, Marsha Forest, Jack Pearpoint, and Richard L. Rosenberg, *All My Life's a Circle, Using the Tools: Circles, MAPS & PATHS* (Toronto Canada: Inclusion Press International, Second Edition, 2003).
10. This section draws heavily on Roland Bunch, *Two Ears of Corn: A Guide to People-Centered Agricultural Improvement* (Oklahoma City, OK: World Neighbors, 1982), 21–36.
11. See for example, Craig Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions* (Grand Rapids, MI: Eerdmans, 1999).
12. For a discussion of the importance of interpreting individual texts within the context of the Bible's overall narrative, see Dan McCartney and Charles Clayton, *Let the Reader Understand: A Guide to Interpreting and Applying the Bible* (Phillipsburg, NJ: Presbyterian and Reformed Publishers, 2002).
13. Blomberg, *Neither Poverty Nor Riches*, 209.

CHAPTER 11

On Your Mark, Get Set, Go!

1. Heidi Unruh, *Ministry Inventory Guide: Assess Your Church's Ministry Capacity and Identity*, from the Congregations, Community Outreach, and Leadership Development Project, 2007, available at www.urbansermons.org/f/ministry-inventory-guide-assess-your-churchs-ministry-capacity-and-identity.
2. In particular, see Nicol Turner, John L. McKnight, and John P. Kretzmann, *A Guide to Mapping and Mobilizing the Associations in Local Neighborhoods* (Evanston, IL: The Asset-Based Community Development Institute at Northwestern University, 1999). See especially chapters 1–2.
3. Diaconal Ministries Canada, *Guidelines for Benevolence* (Burlington, Ontario: Diaconal Ministries Canada), available at www.diaconalministries.com/resources/pguidelines.html.
4. In particular, see Nicol Turner et al., *A Guide to Mapping and Mobilizing the Associations in Local Neighborhoods*. See especially chapters 3–4.
5. A more comprehensive discussion about effective partnerships in the North American context can be found in Ronald J. Sider, John M. Perkins, Wayne L. Gordon, and F. Albert Tizon, *Linking Arms, Linking Lives: How Urban-Suburban Partnerships Can Transform Communities* (Ada, MI: Baker Books, 2008).
6. Robert D. Lupton, *Compassion, Justice, and the Christian Life: Rethinking Ministry to the Poor* (Ventura, CA: Regal Books, 2007), 104–09.

7. Some readers may recognize this as the idea of “sphere sovereignty” developed by Abraham Kuyper.
8. For a helpful discussion of this point, see Tim Keller, “The Gospel and the Poor,” *Themelios*, December 2008, 33 (2).
9. This story is adapted from Brian Fikkert, “Proverbs 31 Women in Tribal Dress,” *Mandate*, Chalmers Center for Economic Development, 2007, no. 2.
10. Interested readers can learn more about this remarkable ministry in Roy Mersland, “Innovations in Savings and Credit Groups—Evidence from Kenya,” *Small Enterprise Development*, vol. 18, no. 1, March 2007, 50–56.
11. All of these principles are present in the Chalmers Center’s ASSET (Advancing Stewardship, Social Enterprise, and Training) Program. For more information, go to www.chalmers.org.
12. Werner Mischke editor, *The Beauty of Partnership Study Guide, Standard Edition* (Scottsdale, AZ: Mission One, 2010), available at www.beautyofpartnership.org.
13. For more on this, see Robert Chambers, *Whose Reality Counts? Putting the Last First* (London, UK: Intermediate Technology Publications, 1997), 154–56.
14. Francis Njoroge, Tulo Raistrick, Bill Crooks, and Jackie Mouradian, *Umoja: Transforming Communities Facilitator’s Guide and Co-ordinator’s Guide* (Teddington, UK: Tearfund, 2011), available at <http://tilz.tearfund.org/Churches/Umoja>.
15. Bérengère de Negri, Elizabeth Thomas, Aloys Ilinigumugabo, Ityai Muvandi, and Gary Lewis, *Empowering Communities Participatory Techniques For Community-Based Programme Development, Volumes 1 and 2, Trainer’s Handbook and Participant’s Manual* (Nairobi, Kenya: The Centre for African Family Studies in collaboration with The Johns Hopkins University Center for Communication Programs and the Academy for Educational Development, 1998), available at <http://pcs.aed.org/empowering>.
16. See Mersland, “Innovations in Savings and Credit Groups—Evidence from Kenya.”
17. The Chalmers Center is exploring a similar model in West Africa, albeit with some important modifications as well in its ASSET (Advancing Stewardship, Social Enterprise, and Training) Program. Go to www.chalmers.org.
18. See Francis Njoroge et al. *Umoja: Transforming Communities Facilitator’s Guide and Co-ordinator’s Guide*. Stages 2–5 in this guide are particularly relevant for guiding the community organizing process. Additional helpful PLA tools can be found in Jules N. Pretty, et al., *Participatory Learning and Action: A Trainer’s Guide*.

A Final Word: The Most Important Step

1. Timothy Keller, *The Prodigal God: Recovering the Heart of the Christian Faith* (New York: Dutton, 2008), 104.
2. *Ibid.*, 107, 132–33.

APPENDIX

The Community Organizing Process in North America

1. This section draws heavily on Mike Green with Henry Moore and John O'Brien, *When People Care Enough to Act: ABCD in Action* (Toronto, Ontario: Inclusion Press, 2006).
2. Ibid. 96–100 discusses the qualities of a good community organizer.
3. Ibid. 102–04 describes the key elements of a learning conversation and provides examples.