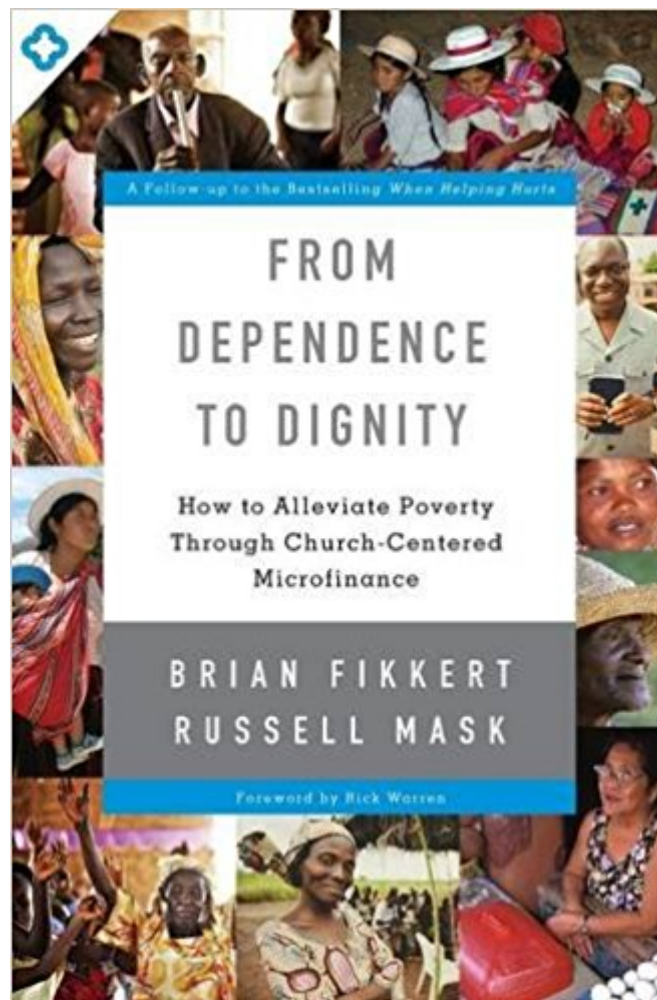


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# From Dependence To Dignity: How To Alleviate Poverty Through Church-Centered Microfinance



## Synopsis

The church of Jesus Christ finds itself at a very unique moment in history. The average Christian living in the “economically advanced countries” enjoys a level of prosperity that has been unimaginable for most of human history. At the same time, over 2.5 billion people in the Majority World (Africa, Asia, and Latin America) live on less than \$2 per day, with many of these people being Christians. Ironically, it is amongst the “least of these” in the Global South that the global church is experiencing the most rapid growth. All of this raises profound challenges to the global church. How can churches and missionaries in the Majority World effectively address the devastating poverty both inside their congregations and just outside their doors? How can churches in the economically advanced countries effectively partner with Global South churches in this process? The very integrity of the global church’s testimony is at stake, for where God’s people reside, there should be no poverty (Deuteronomy 15:4; Acts 4:34). For the past several decades, microfinance (MF) and microenterprise development (MED) have been the leading approaches to poverty alleviation. MF/MED is a set of interventions that allow households to better manage their finances and start small businesses. From remote churches in rural Africa to the short-term missions programs of mega-churches in the United States, churches and missionaries have taken the plunge into MF/MED, trying to emulate the apparent success of large-scale relief and development organizations. Unfortunately, most churches and missionaries find this to be far more difficult than they had imagined. Repayment rates on loans are low and churches typically end up with struggling programs that require ongoing financial subsidies. Everybody gets hurt in the process: donors, relief and development agencies, churches and missionaries, and--most importantly--the poor people themselves. This book explains the basic principles for successfully utilizing microfinance in ministry. Drawing on best practice research and their own pioneering work with the Chalmers Center, Brian Fikkert and Russell Mask chart a path for churches and missionaries to pursue, a path that minimizes the risks of harm, relies on local resources, and enables missionaries and churches to minister in powerful ways to the spiritual and economic needs of some of the poorest people on the planet. The insights of microfinance can play a tremendous role in helping to stabilize poor households, removing them from the brink of disaster and enabling them to make the changes that are conducive to long-term progress. Moreover, when combined with evangelism and discipleship, a church-centered microfinance program can be a powerful tool for holistic ministry—one that is empowering for the poor and devoid of the dependencies plaguing most relationships between churches in economically advanced countries and churches in poor nations.

## Book Information

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## Customer Reviews

Caring for the poor is an obvious priority to followers of Jesus. But how do we help without hurting? Fikkert and Mask's new book, *From Dependence to Dignity*, explores groundbreaking ideas on how to help the poor through microfinance ministries. The result of years of research, field experience, and prayerful insight, this latest book from the Chalmers Center will empower the body of Christ to make a significant difference in the lives of the poor worldwide. -- Craig Groeschel, Senior Pastor of LifeChurch.tv and coauthor of *From This Day Forward*

In this highly anticipated book, Brian Fikkert and Russell Mask of the Chalmers Center go beyond the call for charity by equipping the church to respond in ways that make a lasting impact. HOPE International has used the Chalmers Center's training and curricula in our own church-centered microfinance ministries with amazing results, so I am delighted to see the global church being equipped on an even larger scale through this outstanding book and the resources on the associated website. I couldn't recommend it more highly! -- Peter Greer, President and CEO of HOPE International

Filled with first-rate theology and practice, Fikkert and Mask present a set of proven solutions to help people overcome vulnerability. Practical and sound, this book encapsulates the virtues of the worldwide microfinance movement. I highly commend it to you. -- Stephan Bauman, President and CEO of World Relief

This is an excellent book for those engaged in the task of breaking the "dependency syndrome" that some NGOs have inadvertently created among the poor and marginalized that they have sought to help through long-term engagement.

The book makes a strong case for the important role of the local church in poverty alleviation by being balanced in how it proclaims and demonstrates the gospel, in the spirit of what true integral mission is all about. Just as *Helping without Hurting in Short-Term Missions* had a significant impact on the uninitiated “short-term visitors” into the developing world, this book has a message for transforming the “longterm settlers”! -- Dr. Ravi I. Jayakaran, Senior Associate for Integral Mission, Lausanne Movement

Churches around the world have attempted to harness the power of microfinance to reduce poverty, empower dignity, and bring Christ-centered transformation to their communities . . . but the results are often disappointing. As a Rwandan pastor once told me, “It’s hard for a pastor to be your loan shark,” expressing the frustration of grace-centered churches attempting to enforce repayment (which often requires coercion-centered measures). In *From Dependence to Dignity*, Fikkert and Mask have empowered the church with a great resource --- providing a gospel-centered framework, economic best practices, and easy-to-understand tools for churches to use microfinance for the glory of God and the transformation of the world. -- Joshua Ryan Butler, Pastor of Local and Global Outreach, Imago Dei Community church

Drs. Fikkert and Mask extend the groundbreaking approach of *When Helping Hurts* into the practice of microfinance. Their prescriptions remain biblically sound, practically effective, and generously humane --- in a word, Christ-centered. If the Church is going to lead internationally in poverty alleviation that works on the ground, this is the book that must be read first. -- Scott Maclellan, Chair of the Maclellan Foundation

Thank you, Brian and Russell, for sharing these stories and awesome resources about the power of dignity. Poor women and communities could have never dreamed how belonging to a church-based savings program could so radically change their lives, their family, and community. This is a book on what integral mission looks like today. This is a book about the Great Commission and how some of the poorest people and churches are loving God, loving their neighbor, and loving themselves through microfinance. You will not read this practical, how-to book just once, but will refer back often to look at models of what Good News looks like to the poorest amongst us and those partnering with them in seeing God’s kingdom come in this generation. -- G. Stephen Goode, YWAM Ambassador for Compassion/Justice, Bangkok, Thailand

Once again Fikkert and Mask are providing a pragmatic, exciting path forward to help us learn how to meet the needs of the world’s poorest people --- without creating dependency. Their solution, based in the local church, is supported by strong theology, real world examples, and practical steps on how to move forward. This book is must reading to understand how to bring healthy, Christ-centered, lasting change in the interesting, complex financial world of the very poor. -- Peter Ochs, Cofounder and Board Chair of First Fruit

Inc. I am honored to heartily endorse the work *From Dependency to Dignity* by Brian Fikkert and Russ Mask. They are making a great contribution to the church and benefiting the poor in the hardest places around the globe. Through the insights of this book, they are --- with sound biblical reasoning and application --- helping us to tackle poverty alleviation in the fullest sense. I am confident that the result of their labor will be helping the Church of King Jesus to be more fully the Church that Christ intended. And their work will help “the poor to see and be glad” (Psalm 69:32). Do yourself, the poor, and your church a favor by putting into practice the wisdom contained in these pages. -- Gary Edmonds, President and CEO, FH/Food for the Hungry

Dr. Brian Fikkert is the Founder and Executive Director of the Chalmers Center for Economic Development at Covenant College, where he also serves as a Professor of Economics and Community Development. Dr. Fikkert earned a Ph.D. “with distinction” in economics from Yale University, specializing in Third World economic development and international economics. Dr. Fikkert has been a consultant to the World Bank, the Inter-American Development Bank, and the United States Agency for International Development. Prior to coming to Covenant College, he was a professor at the University of Maryland and a research fellow at the Center for Institutional Reform and the Informal Sector. Dr. Fikkert is in demand as a speaker and has numerous academic and popular publications, the most recent being *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor—and Yourself*.

Intellectually modest and yet reasonably comprehensive, the authors tackle a notoriously complex topic armed with Scripture and experience. *Dependence to Dignity* is an excellent expansion of the solid principles laid out in *When Helping Hurts*. This book approaches poverty in the Global South with a church based and economically realistic strategy. I am interested in more details and the results of their work! I’d recommend this to any church engaged with missionary or Christian NGO work in the Global South.

A practical guide for helping think about poverty elimination. The authors have academic backgrounds and field experience so the book is filled with ways to work in seeking to eliminate poverty and bring dignity to people.. Buy it today. You will not be sorry.

Very thought provoking

Very useful

Churches around the world have attempted to harness the power of microfinance to reduce poverty, empower dignity, and bring Christ-centered transformation to their communities... but the results are often disappointing. As a Rwandan pastor once told me, "It's hard for a pastor to be your loan shark," expressing the frustration of grace-centered churches attempting to enforce repayment (which often requires coercion-centered measures). In "From Dependence to Dignity," Fikkert and Mask have empowered the church with a great resource--providing a gospel-centered framework, economic best practices, and easy-to-understand tools for churches to use microfinance for the glory of God and the transformation of the world.

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