



THE POOR WILL BE GLAD

READING GROUP GUIDE

PETER GREER & PHIL SMITH
PHOTOGRAPHY BY JEREMY COWART

PART I

HOW BAD IS POVERTY ANYWAY?



1

FLOWER PETALS IN THE FACE

- 1** When Peter meets a little girl in India, he is suddenly overwhelmed by the disparity between his daughter's living conditions and the living conditions of the Indian girl, Malika. Describe a time or place when you were struck by the horror of poverty. Were you traveling, watching a commercial on television, or reading a book? What did you witness that struck you? What was your response?
- 2** Poverty in the US is on a different level than poverty in the third world: A rich surgeon in the Democratic Republic of Congo likely lives with fewer amenities than an unemployed coal driver in eastern Kentucky (page 28). What do you believe characterizes poverty in the US? What amenities can the poor access in the US that they could not access abroad? What are some daily amenities you use that would be considered a privilege in the developing world?
- 3** Were you surprised by any particular statistics in this chapter that illustrated how basic human needs were not being met in the developing world?
- 4** The majority of the world lives on less than four dollars a day. One billion people live on less than a dollar a day. It is easy to forget the majority lives like this because we are insulated from poverty in the developing world. What are some small ways to remember the poor?
- 5** Why is it important to remember the poor? What was Christ's reaction to the poor? What does this mean for his followers?

2

MAKING A FEAST FOR JESUS

- 1 In churches, there is often a separation between meeting the spiritual and physical needs of people. Does your church have separate committees for missions and benevolence? How do you think this hinders or helps the message of Christ? Why?

- 2 John the Baptist asks Jesus, “Are you the one who was to come, or should we expect someone else?” Read Luke 7:18 – 23 to see how Jesus answers and claims he is Christ. What does his answer say about the nature of the gospel?

- 3 *Amazing Grace*, a recent movie, highlights the life of William Wilberforce, a member of Parliament who was a devoted Christian and an activist who helped end the slave trade in England. For him, proclamation and demonstration of Christ were inseparable. Does American Christianity emphasize either proclamation or demonstration today? Does your local church tend to emphasize one over the other? What ideas do you have to put focus on the other?

- 4 What are some practical ways you can share God’s message through proclamation and demonstration? What would hinder you from doing so?

- 5 “Christians are often known only for what we are against” (page 45). Have you seen an example of this in your own life or from scenarios you have seen in the media? How could an integrated or holistic approach to the gospel (meeting the spiritual and physical needs of people) correct this image of the church?

3

SEARCHING FOR SOLUTIONS THAT WORK

- 1** In chapter 3, a well-intentioned church in the US tries to respond to the needs of an impoverished Ukrainian church. Read the pastor's response on pages 50–51. What goes wrong? According to the pastor, why is traditional aid unable to meet the needs of the people?
- 2** Charity and missions work can inadvertently create inequality between people—it can degrade the ones being served to the status of helpless victims, and it can elevate those helping to the role of saviors. What was your experience while working for charity or a mission trip? How does this mentality hurt the message of the gospel?
- 3** Why do you think short-term aid and relief work are often more popular than offering long-term development?
- 4** Frequently, the American culture seeks a quick fix: we react and desire results and solutions. How has this approach hurt the way we help those in poverty? How could diagnosing the problem, researching the locale, and listening to locals help us to avoid such blunders?
- 5** When you get involved in a significant project at church, what questions can you ask about the goals of the project and how results will be measured? Do you ask about exit strategies before starting new projects?
- 6** Think about the programs and missions in which your church or college group is involved: Are they geared toward long-term solutions or short-term relief? If the programs are geared towards short-term relief, how could the programs adapt to meet people's long-term needs?

4

A HAND UP, NOT A HANDOUT

- 1** When you think of your job, whether in or outside of the home, what words come to mind? What are some terms that come to mind when you think of work in general? Are they negative or positive terms? How is work viewed in the garden of Eden (page 63), and how do you think God's view of work differs from your own?

- 2** Reflect on 2 Thessalonians 3:6–13. According to this passage, what are Paul's feelings about work? According to Paul, would charity be a sufficient way to meet the needs of those in poverty?

- 3** Was there ever an award, vacation time, recognition, or achievement for which you labored long? How would it have felt to receive that same prize or vacation if you had not worked for it — if it had cost nothing? Missionary Steve Saint believes that handouts often lower the value of what is being given because it is much more difficult to appreciate the value of something that costs us nothing (page 68). What do you think about his position?

- 4** On page 67 Peter states, "Charity will never allow an individual to be the way God created humankind to be — productive in caring for the earth and using the strength and skills he gave." If charity is not the ultimate solution for the poor, what are some creative solutions to poverty that would offer dignity to people?

- 5** What do the poor lack that would keep them from advancing and being self-sustaining? What are some key ingredients for giving someone a hand up rather than a handout?

A close-up photograph of a heavily weathered and rusted metal surface. The surface is painted a vibrant blue, but the paint is cracked, peeling, and missing in several places, revealing a reddish-brown metal underneath. On the left side, there is a rectangular opening with a metal frame, which appears to be a vent or a small compartment. Below this opening is a horizontal metal grille with several vertical slats. The overall appearance is one of significant age and wear.

PART II

HOW \$100 CAN CHANGE THE WORLD

5

UNLOCKING ENTREPRENEURSHIP

- 1 “It takes money to make money.” What do you think about this statement (page 76)? How does it play out in your life, or in the lives of those around you?
- 2 How would your world change if you did not have access to a bank or similar financial services?
- 3 Often there is a misconception that the poor are lazy and unwilling to provide for themselves. How does this chapter use evidence to combat this argument? What are some realities that hinder the poor from saving?
- 4 Read the story on page 83 about Cambodians who saved money creatively. How does this illustrate the societal pressure of community living in developing countries? How would this scenario differ in the US, where individualism is more valued?
- 5 How does Dave Larson’s image of poverty (top of page 84) change your ideas of poverty and the need for savings? Why do you think reaction, rather than prevention, or “keeping people far from the cliff,” is often a more popular way to provide assistance?

6

A BRASS RING FOR THE POOR

- 1 Discuss how a savings and credit association (SCA) is conducted. Why is the simplicity of the merry-go-rounds, or SCAs, so important to effectively reaching people in poverty, especially in rural areas?
- 2 The “two primary safeguards” against people not repaying their loans are “loss of social standing and acquiring a bad reputation so they cannot join in future SCAs in the community” (page 92). According to insights from this chapter and previous chapters, why is a loss of social standing such an important safeguard in developing nations? Why might this be different in the US?
- 3 SCAs are transforming the lives of hundreds of thousands of people. What are the possible limitations of using SCAs to assist many millions?
- 4 What types of organizations can best partner with SCAs? What types of organizations may not make good partners?
- 5 To better understand the situation of those in poverty, some people in the US have started their own experimental savings and credit associations. What would it look like if you were to join your friends and colleagues in a savings and credit association? How do you think this experiment would change your ideas of poverty?

7

MICROFINANCE GOES MAINSTREAM

- 1** When Muhammad Yunus offered small loans to women through Grameen Bank, the women repaid all their loans. Why was this surprising? What type of attitude toward the poor did this combat?
- 2** What is the concept of social guarantee that Muhammad Yunus pioneered (page 105)? Why has this helped ensure the success of microfinance loans?
- 3** Why are people who are poor willing to accept exorbitant interest rates to loan sharks in order to receive a loan? What does that say about the need for microfinance and the need for capital?
- 4** Some Christians are hesitant to support microfinance activities because of the high interest rates that are usually charged, because they believe this goes against the Old Testament's thoughts about usury. Discuss your opinions about microfinance interest rates and usury. Are they the same thing?
- 5** On page 110, Phil quotes a Rwandan proverb, "A woman is the heart of the home." How does this quote illustrate why women are more likely to receive microloans than men are?

8

EXPLORING VARIATIONS IN MICROFINANCE 2.0

- 1** What was your favorite creative microfinance solution for alleviating poverty discussed in this chapter? Why did you think it was innovative?
- 2** During microfinance meetings, discussions on training and technical assistance and in health, nutrition, business, and household finances are held (page 122). Why do you think microfinance institutions would be ideal platforms for discussing such topics?
- 3** The health insurance situation in the US is a dilemma, but it is nothing compared to the crisis in developing nations. How have microfinance institutions (MFIs) offered creative ways to alleviate the healthcare crisis in developing nations (page 119)?
- 4** What is an SME, and how does it broaden the reach of microenterprise services (page 127)?
- 5** Does it surprise you to see such dramatic changes generated from a basic loan? Brainstorm ways that microfinance, in its versatility, can meet the needs of those in poverty.

9

IT CAN'T BE THAT GOOD, CAN IT?

- 1** Why do we need to make the distinction that microfinance provides poverty *alleviation* rather than poverty *eradication*? How are they different (page 140)?
- 2** What types of situations cause problems for those receiving microfinance loans?
- 3** Microfinance success does not necessarily register on the gross national product (GNP) because it reaches clients who have a smaller impact on the average level of the GNP. What are viable ways to measure the success of microfinance?
- 4** MFIs alone will not end world poverty. What form of poverty alleviation is better suited for those in conflict or disaster situations? Why are MFIs not always effective in widespread conflict or disaster situations?
- 5** Why is microfinance not a one-size-fits-all solution?

10

USING THE SECOND-BEST DISTRIBUTION SYSTEM

- 1** When a new idea or opportunity is presented, what are some key factors in whether you decide to do it? How does credibility of the person offering you the opportunity play into it?
- 2** Do you believe people would receive services more quickly if the services were partnered with a local messenger or an organization with which the people are familiar? Why would the local church, especially in places where the bond of the church community is strong, be an important factor in people receiving a hand up?
- 3** According to the chapter, distribution is key to an effective organization. Organizations can provide quality services and supplies, but if the services cannot be delivered effectively, fewer benefit. Discuss a situation (real or hypothetical) in which you had a good idea or had services to offer, but your idea or services couldn't be distributed. What did you do to change your situation?
- 4** Read the section on page 156 about Rick Warren's research in Rwanda. Why might partnering with local churches solve the problem of distribution in places like Rwanda?
- 5** Individualism is prized in America, so pastors and the church often have less influence on their members than do church leaders in parts of the developing world. What are the most influential people and institutions in your life? How does your pastor's or church's influence on you compare to the influence of these people and institutions?
- 6** If microfinance institutions are the second best distribution system, and the church is the best distribution system in Africa, what are some benefits in partnering the church with MFIs in order to alleviate poverty from both a secular and a Christian perspective?



PART III

JOINING THE REVOLUTION

11

PASTORS SELDOM MAKE GOOD BANKERS

- 1** On page 167, Peter quotes an Oromo proverb from Ethiopia: “*Kophaan tchaala dansa,*” or “Being alone is only good for going to the toilet.” Although humorous, the proverb gives insight to our need for community. What are some ways you realize you need community? How would you see community as a necessary thing for lifting people out of poverty?
- 2** What are some ways that SCAs partnering with the church would be beneficial to those in poverty? What are some insights the established church would possess about its members that outsiders would lack?
- 3** Reflect on the story about Peter’s experience in Rwanda on page 172. How does this illustrate that money is not the only answer to bringing people out of poverty? Why is it necessary to lift people out of spiritual poverty as well as physical poverty?
- 4** How could a partnership between an MFI and a local church elevate the dignity of those in developing nations?

12

GETTING BEYOND THE STARTING GATE

1 Microfinance energizes Christians who recognize the effective way it meets poverty at the spiritual and physical levels. What are some aspects of microenterprise that seem innovative or life changing? What are some things that you are cautious about? Why?

2 Reflect on the list of questions Phil provides on page 179 in order to understand the commitment involved in starting a microfinance institution. Which do you think are the most significant limitations?

- What human resources can I commit?
- What financial resources can I commit?
- What other resources can I commit?
- What conflicts of interest might arise if my church had its own MFI?
- Will running an MFI be a bigger distraction than it's worth?

3 You can be involved in microfinance at various levels. Look at the “Step by Step” analysis of involvement on page 181. Where do you see your realistic level of involvement?

4 How could an MFI effectively help share the gospel and expand God's kingdom?

13

KEEPING OUR EYES ON THE PRIZE

- 1** By giving pastors or borrowers large amounts of money, we may be placing them in compromising situations. What are some ways to provide internal controls to reduce temptation, maintain stellar reputations, and improve results? Reflect on a situation in your life in which you realized internal controls were essential for a quality outcome.
- 2** Why is a heart for the poor not the only qualification required to work in microfinance? What are some basic skills necessary to start a microfinance institution?
- 3** If you aren't skillful in business, what are some creative ways you could offer your skills to help long-term development for the poor? If you possess business skills, what are some ways to offer your insights for sustainable poverty assistance?
- 4** Why is there a misconception that enforcing loan repayments is not the "Christian" way? How can we as Christians exhibit both God's grace in situations but also show we are serious about quality and excellence?
- 5** Reflect on the story on page 194. What are "Rice Christians"? When we help others, how can we avoid creating "Rice Christians"?
- 6** The example of Barclay's Bank, originally a Christian organization meant to "honor God" (page 195), illustrates that many faith-based organizations stray from their central message. When you give to a Christian organization, how can you find out if they are truly acting in God's service instead of in name only?

14

GOD'S BUSINESS

- 1** Why do you believe businesspeople are often skeptical of the ability of Christians and the church to carry out their promises? Do you have any positive examples of excellent financial management by Christians?
- 2** Why do you think Christians are often skeptical of businesspeople involved in church-related functions? What are some common misperceptions church members have about successful businesspeople?
- 3** What are some ways the business place can be a great environment for sharing the message of Christ? In what ways is the business place a better environment for sharing Christ than the church?
- 4** Discuss some of the gifts and skills of each member of the study group. Brainstorm how these skills could be used effectively for advancing the kingdom of God.
- 5** What do you think about the concept of Halftime (page 208)? What are some wise ways you might use your remaining time on earth for the glory of God's kingdom?

15

WAYS TO WORK FOR GOD

- 1** What are the benefits and disadvantages of “tent-making” ministries (page 214)? What are the advantages and disadvantages of traditionally funded missionaries?
- 2** Nonprofits and churches are finding creative ways to train people and offer their services in countries where literacy is low (page 216). What are some ways to bypass the need for literacy in order to meet the needs of people in poverty?
- 3** Reflect on the story of Jeff Rutt’s church’s failed experiment on pages 221 – 3. What went wrong? What did they learn from their mistakes? How can you apply this to general ministry practice?
- 4** Read Luke 16:13. How has Christ’s warning about money been evident in your personal experience or from what you have seen and heard? How can you safeguard yourself from making money your master, rather than Christ?
- 5** Helping people acquire more wealth doesn’t necessarily correlate with spiritual growth. How can a business like Christian microfinance place an emphasis on both spiritual and physical growth?

16

GOING CORPORATE FOR THE POOR

- 1** How is Business as Missions (BAM) described (page 226 – 7)? What do you think about a for-profit venture that is a holistic Christian ministry as well? Discuss how business and the Christian message would conflict or benefit each other.
- 2** What are some of the pros and cons of a BAM? Would BAMs be well situated in countries closed to Christian missions?
- 3** What approach to Business as Missions do you believe is most effectively spreading the gospel — those focused on overtly presenting the gospel message or those fostering and nurturing long-term relationships? Explain why.
- 4** Those who became disciples because they were working with BAMs did not embrace Christianity overnight (page 232). On average, someone became a Christ-follower after five years of working with a BAM. What does this say about the role relationships play in making disciples of Christ?

17

ROLLING UP OUR SLEEVES

- 1 Remembering the poor requires getting outside our comfort zones. What would it take to motivate you, your family, and your friends to live on less than one dollar a day for once a month? What would it take to commit to this practice for a year? How do you think this would help you remember the poor?

- 2 *The Poor Will Be Glad* lists a number of ways to remember the poor. From this list and your own ideas, how can you remember the poor?

- 3 “People may refuse our love or reject our message, but they are defenseless against our prayers,” Rick Warren writes (page 242). How often do you pray for your missionaries and for the poor around the world? How can you consistently commit to praying for the poor? Is there a certain place or time of day that you could designate for prayer? How could praying for the poor change you?

- 4 Read 2 Corinthians 8:1 – 13. Paul mentions excelling in the “grace of giving” (v. 7). What do you think Paul means when he says this?

- 5 Entrepreneurs spend much of their lives acquiring wealth, but when they have acquired it, they often spend little time investigating how they should give away their money. Why should we all research how we give? What types of charities or organizations do you support or want to support? Why?

- 6 Meditate on Luke 7:18 – 23. Focus on Christ’s description of the gospel. Using your talents, resources, and skills, how can you participate in the revolution to bring the good news to the poor?

NOTES