

The Wealth of the Poor: Women and the Savings Movement in Africa

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Abstract

This paper explores biblical principles of wealth, poverty, and power in view of World Relief's emerging Savings for Life economic development programs in the Great Lakes region of Africa. Sound principles and proven practices have never been more important as the global Church seeks to respond to the call of Christ to foster a 'hope and a future' for the poor and oppressed, especially women in the developing world. Challenging traditional perceptions of wealth, poverty, and power, community-owned savings groups mobilize their own financial resources, care for one another in times of need, and reach out to transform their communities. As a result, ordinary African women are fostering peace and hope in some of the poorest communities in the world. A biblical understanding of wealth in its full array—from divinely endowed gifts, spiritual and social capital, to creativity—is necessary to release the full potential of the materially poor, and to engage them as agents in creating their new future under God. This broader definition of wealth—beyond the usual definition as economic well-being—is explored, culminating with three expressions of wealth exemplified by African women participating in the savings movement.

Introduction

He is the One

Who cooks His food in huge palm oil pots.

Thousands of people have eaten,

Yet the remnants fill twelve baskets.

If we leave all this, and go wandering off

If we leave His great gift,

Where else shall we go? (1); Afua Kuima

In the end, only God gives. We are all in need, and we all depend on 'His great gift.' But we live in a world where His gifts are not equal. Our global village is shrinking: decadence and destitution have never been so acquainted. Today, those who have, and those who have not, mingle. Buy a bottle of pure drinking water and learn about the billion people who live without it. Choose your cause and book a plane ticket. Feel a tinge of guilt for spending more on a coffee than the 3 billion who survive each day on less. (2) Shop for something 'red' (3) and learn about the 8,000 people who died from AIDS today. Turn on the radio and learn a child dies every 3 seconds from hunger and related diseases.(4) Watch a disaster live on CNN.

The task of the global Church is 'to bring into public expression those very hopes and yearnings

that have been denied so long and suppressed so deeply...? (5) The call from the periphery has never been so clarion, the response of the Church, never so important. We must concern ourselves with ?His great gifts? for all, especially those on the margins.

Indeed, compassion has become mainstream in many churches, whether towards poverty, HIV and AIDS, human trafficking, or disasters. Local churches in the majority world?;many encouraged by the global church, many out of their own initiative?;are formulating programs to reach those who suffer. In the Western world, tens of thousands are traveling to Africa, Asia, Latin America, and even to Haiti since the earthquake.

Meanwhile, emerging from the periphery are powerful expressions of promise, movements that overcome poverty and empower women around the world. (6) Today, there are more than 100 million women (7) in microfinance groups, many receiving the equivalent of \$50 to \$75 microloans to start or maintain small businesses. Millions of women, working together in community-based groups, are saving small sums?;often just a dollar or less weekly or twice monthly across Asia, Latin America, and Africa. This includes women who are among the most poor and oppressed in the world. A revolution is underway, a prophetic movement for women, by women.

These two streams?;the West?s unprecedented concern and generous outpouring, coupled with new, promising movements in the Global South?;are reason to both celebrate and hesitate. Never has there been a greater need for principled thought and thorough reflection. This paper reviews biblical principles regarding wealth, poverty, and power, and applies them to the savings group moment in three African contexts. The idea of wealth as a divinely endowed gift?;beyond the usual definition as economic well-being?;is explored, culminating with three expressions of wealth exemplified by African women participating in the savings movement. Part I of this paper presents biblically-informed principles of wealth, poverty, and power. Part II examines anecdotal evidence of the savings group movement in three African contexts that demonstrate how empowered African women are ?wealthy? in creativity, sacrifice, and compassion.

Part I. Principles: Wealth, Poverty, and Power

Healing the relationship between the affluent and the poor requires honest questions?;both theological and practical?;regarding wealth, poverty, and power. The Hebraic concept of shalom, the redemption of all spheres of life towards God?s ?intended harmony,? (8) is the antithesis of poverty and injustice. Shalom envisions a world of just and peaceful relationships?;with God, self, and others, and creation. Missio Dei, the mission of God, pursues shalom in every corner of life, and requires a reckoning in the relationships between the affluent and the poor. It begins with the love of God, is extended with compassion and justice through the hands and feet of His people, and culminates in hope for the nations. While not exhaustive, the following principles regarding wealth, poverty, and power are foundational to those seeking to bring peace and hope to a broken world.

All people are wealthy by nature of the image they bear and their God-given creative potential, and all people are poor due to the Fall. We all bear the image of the God of the cosmos, the Imago Dei. All people are created in the image of God with equal and infinite value and, importantly, creative potential. Because we?re all children of God, we are wealthy. In our age of consumerism and materialism, it?s never been more important to push beyond a narrow definition of humanness. We must avoid measuring ourselves primarily by utility, production, or income.

Consider the wealth of the poor. Materially poor people around the world demonstrate vibrancy, human strength, perseverance, ingenuity and unprecedented faith and joy?;their dire circumstances and ?wealth? often correlated. Consider, also, the poverty of the rich. Notice their search for meaning, their pursuit of decadence, their apathy. We also know our ?imageness,? rich and poor alike, is marred by the Fall. (9)No one escapes brokenness and the need for redemption. We all need to be put back together again. We?re all wealthy; we?re all poor.

Without a biblical understanding of wealth in its full array?;from divinely endowed gifts, spiritual and

social capital, (10) to creativity?;it?s impossible to release the full potential of the materially poor, and to engage them as agents in creating their new future under God. Grasping and living out this principle, both in the West and the Global South, is essential to addressing poverty and injustice, and sustaining hope, in our world today.

Material, or economic, wealth is an expression of God?s desire to bless his people through which they, in turn, are meant to bless all people. The Abrahamic blessing, (11) blessed to be a blessing, frames the biblical understanding of wealth. We are meant to ?steward wealth in a manner that extends the kingdom of God.? (12) Private property is sanctioned by the Ten Commandments, (13) presupposes charitable giving, (14) and is the basis for the New Testament church. (15) Still, God alone is the absolute owner (16)and, thus, we are merely stewards of all wealth.

Material wealth can also lead us away from God. History has show that the Fall has significantly impaired our ability to bless those with the blessing we have received. Jesus sternly warned us against the temptation of riches, (17) spoke of ?two masters,? (18) and exhorted us to put first His Kingdom above all else. (19) Today, materially wealthy people ?are finding that wealth by itself does not bring meaning and fulfillment, and they are starting to search for answers.? (20) While God blesses through wealth, material plenty is often a hindrance.

Material wealth is not a promise, or guarantee, of obedience or hard work. While all God?s people will one day enjoy the full abundance of wealth as blessing in a redeemed heaven and earth, in this age, ?no predictions can be made as to the level of material prosperity God will grant any individual believer? or people. (21) In the words of John Stott, ?We have to have the courage to reject the ?health and wealth gospel? absolutely. It is a false gospel.? (22)

Poverty?s causes are many and complex. Natural disasters, war, sin, structural injustice, dearth of technology, poor policy or governance, corruption, misuse of power, unjust land and contract laws, colonialism, environmental degradation, and an unbiblical worldview all contribute to poverty. (23) The causes of poverty are also interconnected. Technological advances help, but accompanying trade policies can hinder. For example, years of cheap U.S. imports to Haiti have decimated Haiti?s agriculture including, especially, its rice crop. (24) The green revolution stemmed famine in Asia, but its failure to reach Africa has led to millions of deaths. (25)U.S. and European agriculture subsidies, as well as the lack of infrastructure investment in Sub-Saharan Africa, have contributed to this failure. In sum, addressing one or more causes of poverty without understanding the contributing factors can further entrench poverty rather than alleviate it.

Poverty is fundamentally relational. We tend to define poverty narrowly, primarily in economic terms, as material lack. If poverty were merely a function of income, we would have solved it long ago. Over the past 45 years, we have invested nearly \$600 billion in aid to Africa. But, according to William Easterly, former World Bank Chief Economist, ?we have very little to show for it?;over those same 42 years, the per capita growth rate of the median African nation has stayed close to zero.? Indeed, the material view is insufficient?;a deeper understanding is necessary.

Leaning on the works of Robert Chambers, John Friedmann, and Jayakumar Christian, Bryant Myers defines the nature of poverty as fundamentally relational. ?[It?s] about relationships that don?t work, that isolate, that abandon or devalue.? (26)In essence, broken relationships with God, others, the community, the environment and self lead to problems in the spiritual, political, social, economic and physical realms of society. The resulting fragmented relationships lead to the major manifestations of poverty: dependency, humiliation, injustice, oppression, and physical want. A fractured relationship with God leads to spiritual deception. Inadequate worldviews generally lead to unjust ideologies, demonic principalities invite oppression, and a weak ethical base leads to corruption. Social problems result from broken relationships with one another, the ramifications of personal and systemic sin. (27) The biblical view for overcoming poverty, namely, just and peaceful relationships between God, others, self, and the environment, is derived from the commandments to ?love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind,? and to ?love your neighbor as yourself.? (28)

Poverty strips people of dignity, worth, and creativity. In the words of a woman from Moldova, "Poverty is pain; it feels like a disease; it eats away one's dignity and drives one into total despair." (29) Its nature and implications are complex and its range of causes difficult to identify. Africans, Asians, or Latinos define poverty in social and psychological terms, mentioning "shame, inferiority, powerlessness, humiliation, fear and hopelessness?" (30) In urban Uganda, a student visited two households in the slum. By all appearance, the homes were the same. Both were led by mothers in their thirties; both women lived on similar income. But the first house was clean and well-taken care of. The second wasn't. The first mother exuded unconditional hospitality, sharing the little food she had with her guests. The second complained of her circumstances, of her poverty. (31) For the second woman, poverty had pervaded not only her situation but also her own sense of self.

The full effect of poverty over a sustained period can cause what Augustine Muspole calls a "poverty of being," or as Jayakumar Christian says, a "marred identity" among the poor. According to Myers, "A lifetime of suffering, deception, and exclusion is internalized in ways that result in the poor no longer knowing who they truly are or why they were created. This is the deepest and most profound expression of poverty." (32) The result is that many truly believe they are forsaken by God and cut off from expressions of his love. The net result of "poverty of being" is destructive, not only in the relationships to God and self, but in the relationships to others, the community, and society as well. Its implications are far reaching.

Poverty affects women more than others. In most of the world today, to be a woman is to be poor. Women comprise 70 percent of the poor, 66 percent of those who cannot read, nearly 80 percent of the world's refugees, and 75 percent of the sick. While women comprise half the world, they do nearly two-thirds of the world's work and receive only 10 percent of the world's income. (33) They are the majority of the world's farmers, but own a mere one percent of property. Women care for most of the world's sick, but are less likely to receive treatment when they are ill. Childbirth remains the leading cause of death and injury to women worldwide. Women caught in war zones face rape as a weapon of the enemy and as the prize of the victors (34) More than one million girls are trafficked each year, many into sexual slavery. And then there are women that are simply not here: economist Amartya Sen estimates more than 100 million girls are missing from the world today due to years of "gendercide" in countries like China and India. (35)

In stark contrast to gender norms of his day, Jesus not only identified with the poor but also reached out to women. A small group of women, friends, no less, traveled with him and supported him financially. (36) He spoke with a Samaritan woman at a public well, and her resulting testimony turned the adjacent town upside down ("many believed in him as a result..."(37)). Jesus allows a "sinful" woman to touch him, anointing him for death. He forgives her and praises her as one who "loved much." (38) And, following his resurrection, he reveals himself first to a woman, Mary Magdalene. (39)

Power is a means towards establishing justice. Woven throughout the biblical narrative is the mandate to use power to bring justice to all. (40) The idea of shalom presents a primary justice (tsadaq, in the Hebrew text), where "relationships are righteous,(41)" and where "rectifying" justice (mishpat) flows from these right relationships. Power, used rightly, brings shalom.

Jesus "was a constant threat to the centers of power: he provoked their fury, and they rose up against him." (42) Yet he dwelled with the powerless; the marginalized, the peasant poor. (43) He dined with them. He healed them. He became poor and lived among them. Jesus' crucifixion was the ultimate protest against the suffering and oppression of the powerful. (44) In this final act, Jesus overturned the power structures of his day and for all history. As followers of Christ, we are mandated to use his authority, God's power, to bring justice, shalom, to a broken world.

Power is often misused resulting in oppression and injustice. There is no greater area affected by sin, both personal and systemic, than the realm of power. History continually shows the powerful "neglecting or mistreating" the powerless. David Bosch called power "the real issue," stating that

poverty cannot be overcome without the transfer of power. (45) Bread for the World says, "Hungry people lack the power to end their hunger." (46) Sadly, those suffering from a "poverty of being" don't understand the strength bestowed upon them by their Creator. Their powerlessness can be self-inflicted but unfortunately exploited by the powerful around them. To be sure, a biblical understanding of power and the redemption of abusive power structures is essential to bring shalom.

What are the implications of these principles for those seeking to overcome injustice and oppression? First, we must rediscover the gospel. Only the gospel, "by its witness"; in word and deed and common life introduces the vision of a new world, a different world, a world for which it is legitimate to hope. (47) The gospel gathers people towards worship, it affirms their dignity, it calls forth creativity, and it relates them directly to the God of history. It puts forward a foundational set of values to call forth people beyond themselves. It orients the community towards others. The gospel calls forth concrete action for the community from within the community; it is an intrinsic call, one that is capable to overcome the worst forms of injustice and oppression. Moreover, the gospel is self-prophetic; it challenges the status quo to protect itself against apathy and selfish power.

Second, to the extent we seek to solve the issues of poverty with superficial solutions; a trend today especially among newcomers to issues of poverty; we risk deepening suffering. Superficial solutions usually stem from defining poverty too simply; as material deprivation, lack of education, or a misunderstanding of God. A group of university students studying poverty in Ethiopia, Sudan and Uganda learned that their hosts were shocked and insulted when the students identified them as poor. (48) Despite studying the issues of poverty, these students had preconceived ideas of what constitutes poverty. They quickly learned that who we call poor is not who they call poor. While the West tends to base poverty on income; including the rather arbitrary measure like the World Bank's \$1 per day absolute poverty standard; many base it on assets, such as animals or land. Simplistic solutions fail to understand the local context, language, and culture. Hasty solutions can lead to unconsciously "playing God" in the lives of the material poor, reinforcing feelings of inferiority. (49)

Third, we must leverage the strengths of the community rather than depend on the outside. Too often well-meaning people in the Western world seek to help the poor by giving them things. (50) They assume the poor have nothing, no assets or strengths upon which they can build. Though well-intended, Good Samaritans seek to work "for the poor" (51) or even "with the poor" but, in so doing, too often stifle local initiative. (52) Such posture, and corresponding models of ministry, can further entrench poverty, especially the forms of poverty that result when the materially poor already feel inferior. (53) Ministry "by the poor," within their own communities, has the potential to transform from the inside out. Ownership is higher. Change lasts and even multiplies. Asset-based development; an approach that starts with the strengths and potential of people instead of their needs and deficits; begins by "asking the materially poor how they can be stewards of their own gifts and resources, seeking to restore individuals and communities to being what God has created them to be from the very start of the relationship. (54)" It builds off the biblical premise that within every community around the world, God is and has been at work; that there is goodness in all of God's creation. This holds true even in the most impoverished communities. Even the smallest talent, if wisely invested, can be multiplied. Rowan Williams speaks to this theme:

Attempts to bypass local networks, local styles of decision-making and above all local rationales for action or change invariably produce resentment and puzzlement. What people see is an agenda that is not theirs, activated by foreigners claiming to act on their behalf... If development processes and programs are not to be paralyzed by such resentment and mistrust, with the result that local communities cannot see themselves as agents of their own change, enormous potential is left unrealized. (55)

It is precisely because they are among the most poor and vulnerable that women must especially take the lead, as agents of change, in overcoming their own poverty and in their communities. Women's own leadership is critical to overcoming entrenched views of dependency and power. The future is not one bestowed upon poor women by the affluent. Instead, communities must experience hope for the poor, by the poor, claiming their God-given dignity and realizing the promise of

restoration in all its fullness.

Part II. Practice: African Women and Their Wealth through Savings

We have yet to see a revolution among half the earth's women. Poverty and gender significantly correlate. But there is hope. Millions of women, many who are among the most poor and oppressed, are starting small businesses, sending their kids to school, and transforming their communities of their own initiative. The evidence is compelling: small increases in income among women benefit the household; better education for children, better nutrition, more visits to the local clinic, and increases in household assets. (56) As moms earn, kids learn and eat better too. Moreover, in some countries, husbands respect their wives more and treat them better as they contribute to the family income. (57) Importantly, many clients form deep friendships and depend upon their groups as a source for encouragement and a place to express their faith together. Clients help one another in sacrificial ways. Groups of clients reach into their communities to improve the lives of their neighbors.

Research has found that materially poor people, even the extreme poor, do in fact save money. (58) They save to prepare for emergencies, to meet social obligations; such as weddings, funerals, festivals; to start or expand small businesses, and to respond to seasonal changes in cash. Such saving reduces vulnerability, increases confidence, and raises standards of living. Not only are they able to save from the money they currently earn, but by using disciplined savings practices the materially poor are breaking the cycles of poverty, reducing household vulnerability, and increasing economic advancement opportunities. Most importantly, as the materially poor save; especially women; they form new communities through their savings groups and, together, reach out to their neighborhoods.

One such program is called Savings for Life. The methodology is simple enough to allow illiterate farmers to participate easily but flexible enough to accommodate more complex approaches as investment needs change. With support from local churches and World Relief, a group of about 20 to 35 community members, usually women, join together to start a savings group. They set their own membership qualifications, elect group leaders, and set a minimum amount each member will save; even less than a dollar; at their regular group meetings. Those able to save more purchase savings "shares" to increase their account. Positive peer pressure, along with on-going training, helps members stick to their savings plan, and a transparent system of accounting allows the group to store the money itself in a lock-box (as the minimum requirements of formal banks often put bank accounts out of reach). As the group's total "pot" of funds accumulates over time, group members can apply for a small loan; often ranging from \$15 to \$35; which allows a member to access a larger amount of capital at one time. Many invest this into starting or expanding a small income generating activity. All members repay the loans to the group with interest (with the rate decided by the group), so the total loan fund continues to increase, further enabling members to grow and expand their businesses. Through the Savings for Life approach, poor people; especially poor women; rely on their own leadership, set their own standards, depend upon income they generate themselves, and provide mutual support to their fellow members. They own every step of the process, and this is what yields lasting change.

In the summer of 2008, World Relief's local partner in Burundi launched Shigikirana (meaning, "We support each other"), a Savings for Life program in the rural Bujumbora province. In its first year and a half of operations, Shigikirana staff and local community agents have trained over four thousand people in the program's methodology and projects to reach 55,000 community members by the year 2015. As of the end of February 2010, Shigikirana's 3,749 active group members have together accumulated more than \$29,000 in savings shares. The savings accumulated thus far by the savers of Shigikirana is astounding, especially given that 93 percent of Burundi's population live on less than \$2 per day. (59) Since launching its Burundi program, World Relief has launched Savings for Life programs in Rwanda and Kenya and is considering expanding to India, Haiti, Cambodia, and Malawi.

The following anecdotes from Savings for Life, organized around three themes of "wealth," present African women from Burundi, Rwanda, and Kenya as heroes; indeed, even modern day prophets; overcoming their own poverty and reaching out to their communities in unprecedented ways.

The Wealth of Empowerment: African Women Overcoming Poverty

Hopelessness, shame, powerlessness, and a lack of self-worth among materially poor women constitute a "marred identity," or "poverty of being," which inhibits women from achieving their God-given potential. Ministry must "penetrate despair so that new futures can be believed in and embraced..." (60) Savings groups provide transformative experiences. Women become savers, lenders, managers, stewards, providers, leaders, teammates, caregivers, and active social participants within the communities they live. In managing all of their own operations, they build financial literacy and leadership skills. Many women, after participating in their own group, go on to mobilize other groups within the community. In Burundi, women in Shigikirana's savings groups are volunteering to act as "community sensitizers," traveling around their neighborhoods telling people about the groups that are forming and how God is working to transform their situation. Participating in savings group kindles new energy as women become agents of change in their own lives and the lives around them.

Alice is an example of empowerment. Alice is a grandmother and guardian of three young grandchildren, living together in the Ruziba commune of Burundi's Bujumbura province. Alice's son died in an accident, leaving his wife and Alice to care for the children with very limited resources. Feeling as if she had no skills or ability to earn an income, she relied on the charity of others in the community to support her and her grandchildren. Alice remembers sitting around each day, helpless, fearing for the future of her grandchildren. After joining a savings group in Ruziba, Alice decided to take a loan of 27,000 Burundian Francs (\$21) and she started a small charcoal and flour selling business. As her income grew, she expanded her business to include soap and food items. She plans to expand her business and, as her income grows, buy a plot of land for her grandchildren to live on. When Alice or one of her grandchildren is ill, her group members help support her. Despite her advanced years, Alice perseveres, using her God-given creativity to build a good life for her family.

Beatrice, age 37, is a former refugee who has returned home to Burundi. Her husband died four years ago, and while being a widow in a post-conflict country is common, ordinarily a woman's strength is found in her children. However, Beatrice is barren. This gave her late husband cultural "permission" to take a second wife. After Beatrice's husband died, his family gave the second wife and her children his assets and possessions, leaving Beatrice with virtually nothing. Stripped her of financial stability and social worth, her husband did leave her with one last thing. Beatrice has HIV. She was living at the bottom of her society, but then one day Beatrice joined a savings group called "Rukundo," which means "love" in the Kirundi language. Through this savings group, Beatrice met regularly with 20 other women. Her dignity and sense of self-worth grew when the others elected her to be the savings group's chairperson. Beatrice started to save money little by little. With a small loan from the group, she not only started a small business but was also able to hire someone to help her. She is using the profits to repay the loan and save even more. Her savings group is a source of support and encouragement to her; she is no longer alone. Despite all she has suffered, today Beatrice says she is a blessed woman. She is an empowered woman, "able to sing and dance to heal and to forgive." (61)

The Wealth of Friendship: African Woman Creating Communities of Hope

Leveraging and increasing one's financial assets through savings groups does more than empower. As Walter Brueggemann points out, "the issues of God's freedom and his will for justice are not always and need not be expressed primarily in the big issues of the day. They can be discerned wherever people try to live together and show concern for their shared future and identity." (62) The woman saver finds solidarity and a "shared future" with the others in her group. Group meetings

provide a space for women to encourage each other, to discuss life concerns, to share their faith and pray together. Members in World Relief's Savings for Life programs often say that these intangibles are the most important aspect of their participation.

Glorious Kayoya, a pastor's wife of a church in Ruziba, Burundi, is a member of a savings groups that her church helped to promote. Glorious explains that reconciliation in a community affected by years of violent conflict is one of the intangible benefits that savings groups brought to her community:

“Before these groups were formed, the members never visited each other. There was great conflict in the church among the members. But when the groups began to form, they were brought together for a purpose. When you have something that brings you together, you get to know each other. You work together. And ultimately, reconciliation takes place. Our church has experienced reconciliation. The conflict has stopped. And together, we see that we have a purpose for what we want to achieve in life.”

Another savings group member in Ruziba says this: “There is love. In this group, there is love for each other. When we have a problem now, we go to our group. There is a great love we have to support and help each other that we didn't have before.”

As a one woman's business grows and prospers, the entire savings group rejoices. If one member faces a financial setback, members help her problem-solve so that she can repay her loan to the group and continue saving. Savings groups form a web of relationships through mutual financial obligations, friendships, and shared tragedies and triumphs. Instead of individuals at the bottom of society buffeted by poverty and circumstance, they women savers work together and become a close-knit team. They all contribute equally to a special “social fund” (63); a shared emergency reserve used to help those in need.

Nancy, a member of the Kisa Group of Kitengela, is a young woman who often brought her infant son to her group's meetings, until her son grew sick and died. The group, relatively new at this time, took their entire social fund of 500 Kenya Shillings (\$7), plus an additional contribution of 500 Shillings to help Nancy cover the costs of burying her son. The group members attended the burial ceremony and comforted Nancy as she grieved her baby's death. Nancy's husband was so impressed by the group's support that he now insists his wife not miss any group meetings.

The solidarity and shared future between group members transcends the financial. The encouragement, prayer, and love in times of crisis serve to build a new sense of community. The savings groups become communities of hope “set on a hill” (64) that inspire others.

The Wealth of Compassion: African Women as Philanthropists and Activists

Women in savings groups exhibit a profound willingness to sacrifice for one another and their community. Some were once so poor that they used to beg, but in time their involvement in savings groups completely reverses the roles. Women in savings groups become philanthropists and activists, extending their modest resources to serve others who are destitute.

Among the most marginalized within poor communities in sub-Saharan Africa are people living with HIV and orphaned and vulnerable children. Besides the physical effects, social stigma further isolates those suffering because of HIV and AIDS. Just as Christ reached out to lepers and those considered “unclean” in his time, women in savings groups are serving the marginalized in their societies. In Gitega, Burundi, two savings groups were moved by the needs of two homeless, HIV-positive women. In both circumstances, the groups supported the women by building a house. One of the groups used their social fund to purchase the materials while another of the members participated in construction. In the second case, the group built the house but lacked the final funds for the construction of the roof. A town administrator passing by the house stopped and asked the group members what they were doing. When he heard how they were building a house for a woman living with HIV, the administrator mobilized the remaining funds needed to complete the roof. Two

women's lives have been permanently changed as women in savings groups live out compassion.

Women in savings groups in Burundi, Kenya, and Rwanda serve as platforms for reaching out to vulnerable children in their communities. Aninette Nzisabira, a Burundian housewife, could not really imagine the benefits of being in a savings group when she first joined. Her attitude changed when she received a loan of 20,000 Burundi Francs (\$16) from the group to purchase a goat. In time, she bought a sewing machine and started a small tailoring business sewing table linens. Growing up as an orphan herself, Aninette had long dreamed of supporting and caring for other orphans but was constrained by her financial situation. Today, Aninette says, "Now I have an orphan under my care, and I will train her in life skills like making table cloths. We can work together in my shop and our future will be changed for the better." Poverty no longer paralyzes Aninette's ability to help, and her increased income has not made her forget what she once suffered. Instead, she lives out a new compassion.

Rose is the chairperson of the Noonkipir Group in Kenya, a group of 16 women that meets in a small space behind the beauty shop of the group's record keeper. Many children are orphaned in her community many by the HIV/AIDS epidemic. Orphans visit Rose on a daily basis; some sleep on her floor. One day, as she presided over her group's meeting, Rose burst into tears of grief. She felt helpless and broken by the needs of the orphans in the community, whom she is unable to support by herself. Together her group decided to mandate in their constitution that a percentage of the group's social fund would go to support orphans within their community. And after one meeting, the entire social fund was given to two older orphans who are the sole caregivers of their younger siblings. The group has also decided that as they conduct their end of the year share out, they will each dedicate a portion of their profits to orphans. This savings group is making a tangible, significant difference in the lives of vulnerable children around them. As their social fund continues to replenish itself through the on-going savings activities, their impact will only grow.

African women, once considered poor and destitute, are reaching out to help widows, orphans, and people living with HIV and AIDS in their communities. Most importantly, these women are serving others from their own resources, out of their own strength and initiative. Their actions go far beyond a traditional view of wealth as they overcome poverty and injustice through restoration and compassion.

Conclusion

Elizabeth is a woman of faith and dreams. A widow, Elizabeth lives with her three children, two of whom are grown and, the third, 12 years old. In the small town of Biraka, Kenya, Elizabeth joined the Biraka Miracle group. "Biraka" in the Maasai language means "water trough," the promise of sustenance and refreshment. Elizabeth earns an income by cooking and selling french fries, but her dream is to become a shopkeeper. From the door of the building where her savings group meets, she can look across the town's main road and see the small, grey office building where there are spaces for rent. She wants to save enough money to rent a space with a loan from her group, to start her own shop. She says that though she has little now, she continues to wait on God. She knows God has a future for her, a better future.

For women like Elizabeth, savings groups create dreams; they midwife the future and allow women to realize and express their God-given wealth. Savings groups turn everyday women into entrepreneurs, prophets, activists, and philanthropists. "Her children arise," many "call her blessed" (65) and she transforms the world around her.

As we contemplate wealth, poverty, and power in our world today, let us not forget Isaiah's invitation, "to loose the chains on injustice?to set the oppressed free and break every yoke." (66) But, let us remember to join the oppressed, fully understanding their chains before we seek to remove their yoke. Let's explore, together, with the oppressed, "inside-out" solutions before assuming "outside-in" ones are necessary. Let's not underestimate the wealth of the poor. To our astonishment, with the help of our Lord and Savior, the oppressed might just continue to remove their own yokes and dance upon their graves of despair.

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© The Lausanne Movement 2010 Translated from the Twi language, Ghana. Of the approximately 6.5 billion people in our world, about 4 billion live on less than \$4 per day. One billion of these live on between \$2 and \$4 per day; another, between \$1 and \$2 a day. The remaining billion live on less than a dollar. Collier, P., *The Bottom Billion: Why the Poorest Countries Are Failing and What Can Be Done About It* by (Oxford: Oxford University Press, 2007), p. 29. The Red Campaign, www.redcampaign.org. From *Freedom from Hunger*, at www.freedomfromhunger.org Walter Brueggemann, *The Prophetic Imagination* (Minneapolis, MN: Augsburg Fortress Press, 2002), p. 65. While we are focusing on the microfinance movement, there are other profound movements underway. Take, for example, Liberia. What began as a prayer movement among women of Liberia to end the civil war culminated in the election of the continent's first female president, Ellen Johnson Sirleaf, who champions the empowerment of women. Based on 130 million clients worldwide, 80 percent of whom are women, Microcredit Summit Campaign (www.microcreditsummit.org) Bruce, Bradshaw, *Bridging the Gap: Evangelism, Development, and Shalom* (Monrovia, CA: Marc Publishing, 1994). Genesis 2. Spiritual Capital, a subset of social capital, is the power or influence created by a person's or communities' religious beliefs and practices (Liu, Alex. *Measuring Spiritual Capital as a Latent Variable?*. RM Institute, California, 2007.) Genesis 12:1 David Befus and Stephan Bauman, *Economic Justice for the Poor,* in *Holistic Mission: Occasional Paper No. 33*, Lausanne Committee for World Evangelization, 2004, online. Ronald Sider, *Rich Christians in an Age of Hunger* (Nashville, TN: Thomas Nelson, 2005), p. 89. Matthew 6:2-4. See, for example, Acts 2:45 Psalm 24:1. *How hard it is for those who have riches to enter the Kingdom of God,* in Luke 18:24, Matthew 19:23, and Mark 10:23 *No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.* Matthew 6:24 Mathew 6:33 Michael Novak, quoted by Dinesh D'Souza, *Virtue of Prosperity: Finding Values in an Age of Techo-Affluence* (New York: Free Press, 2000), pp. 143-144 Craig Blomberg, *Neither Poverty Nor Riches* (Downers Grove, IL: Intervarsity Press, 1999), p. 242. Roy McCloughry, *Basic Stott?* (Christianity Today, 40, January 8, 1996), p. 29. See, for example, Ron Sider, *Rich Christians in an Age of Hunger* (Nashville, TN: Thomas Nelson, 2005), pp. 122-132. Former President Bill Clinton publically apologized for policies that led to the failure of Haiti's rice and other crops. See *With Cheap Food Imports, Haiti Can't Feed Itself,* Washington Post, March 20, 2010, online. Roger Thurow Scott Kilman, *Enough: Why the World's Poorest Starve in an Age of Plenty* (New York: Public Affairs, 2009), p. xviii Bryant Myers, *Walking with the Poor* (Maryknoll, NY: Orbis, 1999), p. 36. For a good explanation of systemic, or structural, sin, see Ron Sider, *Rich Christians in an Age of Hunger* (Nashville, TN: Thomas Nelson, 2005). Luke 10:27. Deepa Narayan, *Voices of the Poor: Can Anyone Hear Us?* (Oxford University Press, Oxford, 2002), p.2. Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor and Yourself* (Chicago: Moody Publishers, 2009), p. 53. Connie Harris Ostwald, *A Deeper Look at Poverty: Challenges for Evangelical Development Workers?* Transformation, Volume 26 No 2, April 2009, pp. 135. Bryant Myers, *Walking with the Poor* (Maryknoll, NY: Orbis, 1999), p. 76 David Barret and Todd Johnston, T., *World Christian Trends*, (William Cary Library Publishers: Pasadena, CA, 2003). Clinton, H.R., *Remarks at the UN Commission on the Status of Women,* March 12, 2010, New York, online at www.state.gov/secretary/rm/2010/138320.htm *Gendercide?*, The Economist, March 6th, 2010, p., 13. Mark 15:40-41 John 4:39. Luke 7:47. John 20:16. See for example Isaiah 58 among many. Vine's Expository Dictionary of Biblical Words. (Thomas Nelson Publishers, 1985), online. John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: Eerdmans, 2002), p. 117. In the Hebrew culture of Jesus' day, *one's status in a community was not so much a function of economic realities, but depended on education, gender, family heritage, religious purity, vocation, and economics.* Joel Green, *The Gospel of Luke*,

(Erdmanns: East Lansing, Michigan, 1997), p. 210 For a full treatment of this concept, see Jurgan Moltmann, *The Crucified God* (Minneapolis, MN: Augsburg Fortress, 1993). David Bosch, *Transforming Mission: Paradigm Shifts in Theology of Mission*, (Maryknoll, NY.: Orbis Books, 1991) Quoted by Ron Sider, *Rich Christians in an Age of Hunger* (Nashville, TN: Thomas Nelson, 2005), p. 125. Lesslie Newbigin, *The Gospel in a Pluralist Society* (Grand Rapids, Eerdmanns, 1989), p. 129. Ibid, p. 134. Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor and Yourself* (Chicago: Moody Publishers, 2009), p. 67 Westerners must recognize the superiority they convey, intentional or not, to those in the majority world. Often characterized as becoming 'a voice for the poor'. In *Pedagogy of the Oppressed* (New York: Continuum Books, 1990), Paulo Friere refers to this as 'conscientization', that is, when the poor move from being mere objects in the process of change to actually becoming subjects, or change agents. Jaykumar Christian, tackles this subject by identifying 'poverty of being' and 'poverty of vocation' as the deepest and worst forms of poverty. See Bryant Myers, *Walking with the Poor* (Maryknoll, New York: Orbis, 1999). Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor and Yourself* (Chicago: Moody Publishers, 2009), p 126 Rowan Williams, 'Relating Intelligently to Religion?', *Guardian.co. uk*, November 12, 2009, online. CGAP Focus Note 24, World Bank, online. Nicolas Kristoff and Sheryl Wudunn, *Half the Sky* (New York: Knopf Publishing, 2009), p. 191. For more information, see CGAP Focus Note 37, 'Safe and Accessible: Bringing Poor Savers into the Formal Financial System,' http://www.microfinancegateway.org/gm/document-1.9.28097/36533_file_04.pdf, September 2006 Burundi Fact Sheet, UN Human Development Report 2009, http://hdrstats.undp.org/en/countries/data_sheets/cty_ds_BDI.html Walter Brueggemann, *The Prophetic Imagination* (Minneapolis, MN: Augsburg Fortress, 2002), p 117 Walter Brueggemann, *The Prophetic Imagination* (Minneapolis, MN: Augsburg Fortress, 2002), p 112 Ibid, p 117 The social fund of a saving group is an emergency reserve used to support members in times of distress. Group members contribute equally to the fund at each meeting, in amounts usually one-fourth to one-half of the amount of share. The social fund acts similar to an insurance product. It is very unlike an insurance policy, however, because members decide when and how to use the social fund to show compassion to their peers facing crises. For example, one savings group in Kenya distributes \$27 grants to members experiencing a death or severe illness in a family, or for other major life events such as paying for the wedding of a family member. Matthew 5:14 Proverbs 31:28 Isaiah 58:6