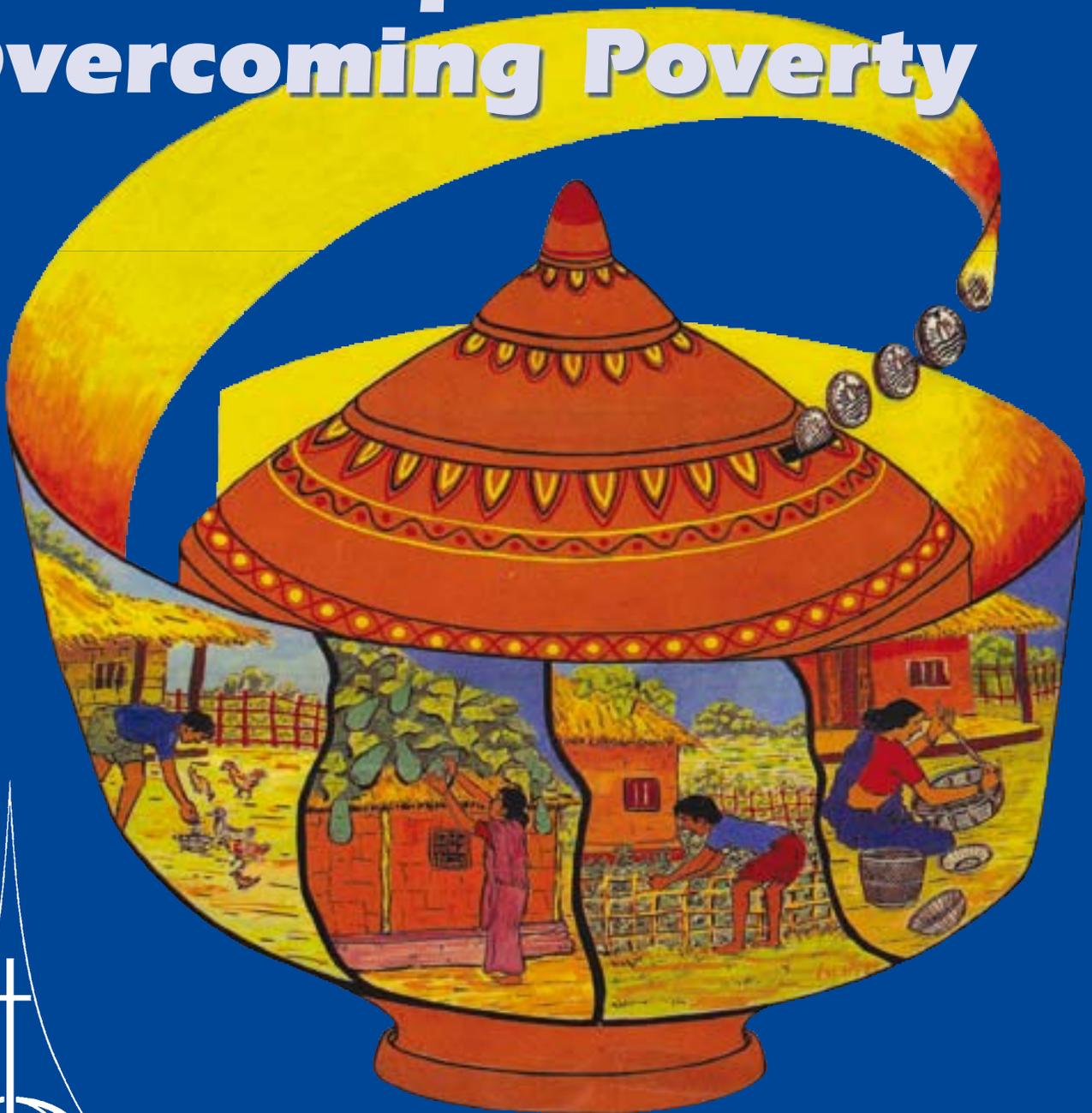


# Stewardship of Wealth – Overcoming Poverty



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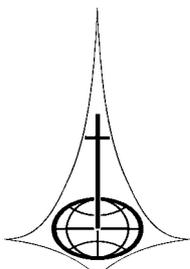
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**Cover picture:** “Savings Bring Prosperity” is the message of this poster, one of several community education tools used by the Rangpur Dinajpur Rural Service (RDRS), the associate program of the LWF Department for World Service in Bangladesh. © RDRS



The term stewardship as used in Jewish Christian Scriptures generally refers to a male person who manages the affairs of a household on behalf of his employer. Pharaoh, after appointing Joseph to a second position in the land of Egypt said to him:



Rev. Dr. Ishmael Noko © LWF/H. Putsman

It is important to acknowledge the provision of money alone in addressing poverty is not enough, neither does it uniquely result in wealth creation. Decades of money-centered development aid that shies away from critically ad-

“You shall be over my house, and all my people shall order themselves as you command; only with regard to the throne will I be greater than you.” (Genesis 41: 40).

As chief steward, Joseph held a position of *trust and responsibility* on behalf of the King of Egypt. He was given a strong decision-making mandate that affected the welfare of those under his jurisdiction. Similarly, the biblical story on creation recounts how humankind was given *dominion* (not domination) over creation—God’s resources entrusted to humankind.

The term “steward” is no longer heard in daily common conversation, instead it has become restricted to church activities and programs mainly related to finances. The term “manager” is ordinarily used and understood by people. It is thus important to relate stewardship to “management” mainly to ensure that we can mobilize common action in our efforts to overcome poverty, especially in collaboration with those from faith communities, which are not part of the Abrahamic tradition.

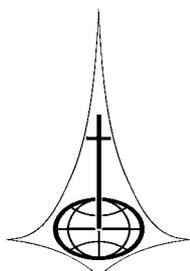
Since its founding, the Lutheran World Federation (LWF) has been engaged in many ecumenical initiatives and discussions on the subject of poverty alleviation and eradication. There is no doubt that poverty and wealth are inseparably intertwined, and the ever-growing gap between the “poor” and “rich” in every part of the world reflects this. Let me cite a simple yet complex parallel to illustrate this intimacy: bread on one’s table. It is a result of a successful coming together of processes over a period of time involving good weather and soil, human expertise and labor, farming equipment, transportation of grain from the farm to the silos, a well-equipped bakery and money to purchase the ready bread. When bread fails to reach one’s table as expected, it is because one or more elements in this chain have broken down.

dressing wealth and its creation, including the ethical, cultural and spiritual implications for those living in poverty or affluence attest to this self-criticism.

Through the contributions in this special edition of *Lutheran World Information (LWI)*, a number of questions emerge about the way forward in overcoming poverty. They serve as an invitation to the reader to engage in a debate on how poverty can be overcome in the respective contexts, and how our God-endowed resources can be justly used. If indeed we are stewards and managers in the Abrahamic tradition, what kind of decisions should we take as individuals or institutions in safeguarding the material and non-material wealth that God has entrusted us with? How should we use these resources to overcome poverty? One possible answer to these questions would be that religious communities and those in the secular world combine their resourcefulness.

This *LWI* edition is published with the annual *LWF Sunday* publication. It is my hope and prayer that both the stories and biblical reflections in these materials will help us to critically evaluate our role as stewards and managers of God’s wealth and also our accountability to the future generations, as well as inspire us to work with others beyond our own faith communities.

Rev. Dr. Ishmael Noko  
General Secretary  
The Lutheran World Federation



## AN LWF PERSPECTIVE ON THE STEWARDSHIP OF WEALTH – OVERCOMING POVERTY

The “poor” and “wealthy” are in general set apart from each other on the basis of their material possessions, a perception that falls short of the community of solidarity and sharing presented in Scripture. In a world with ever increasing disparities between those becoming more impoverished and those growing richer, it is important to strategically focus on the wealth of relationships with God and each other, of natural resources, communal traditions and life skills among others. Indeed those considered as poor do have assets, talents and possibilities. What might stewardship of this wealth entail within the Lutheran communion?

### Called to Be Stewards of Wealth on God’s Behalf

Standing with, assisting, empowering and advocating for and with people who are living in poverty have long been central activities of the Lutheran World Federation (LWF). These priorities are grounded in Scripture and in our tradition and practice as Lutheran churches.

Today there are alarming gaps between those who are becoming more impoverished, especially under forces of economic globalization, and those benefiting from these forces, in some cases, becoming extremely wealthy. The LWF has been addressing these disparities for example, through collaborative strategies to transform economic globalization (see *Communion, Responsibility, Accountability*, LWF Documentation 50/2004). The gap between the wealthy and poor is growing not only between countries, but also within many countries. So-called “poor” countries typically have some very wealthy citizens who benefit from these global forces, whereas in some “rich” countries, a growing percentage of people live in poverty.

#### Silent About Wealth

Talking about poverty is much easier than talking about wealth. Although almost no one wants to be “poor,” endless studies and programs are focused on poverty, and on what should be done for/with “them” or what “they” should do for themselves. Meanwhile, even among the quite well-off materially, few identify themselves as “wealthy.” They are not studied in the same way the poor are. Despite the strong words in Scripture about the rich (e.g. James 5:1–6), we usually are silent about wealth, even when it is apparent that some people *do* have a lot of it.

If churches address wealth, it is a call to share material wealth with those who are in need, especially



Rev. Dr. Karen Bloomquist © LWF/H. Putsman

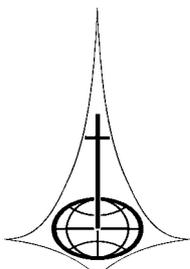
through charitable contributions. Certainly this is an appropriate aspect of discipleship, and crucial if the church and its diaconal work are to be sustained. Increasing attention is also being given to how the wealth is acquired, such as whether business is carried out in socially responsible ways or by making products that benefit rather than harm society and the environment, rather than through financial transactions that only increase the wealth of the already wealthy. Furthermore, the wealthy are invited to invest through channels that also offer affordable loans aimed at encouraging those living in poverty to become more self-reliant. Through such means wealth can be shared or used responsibly.

Such efforts, however, are limited because of the perception of the overall relationship between poverty and wealth. “The poor” and “the wealthy” are set apart from each other on the basis of whether they have or do not have material wealth. The wealthy are seen as the “givers” and the poor—viewed in terms of their deficiencies—as the “receivers” of these gifts, a relationship, which only reinforces the cycles of dependency.

#### Perception

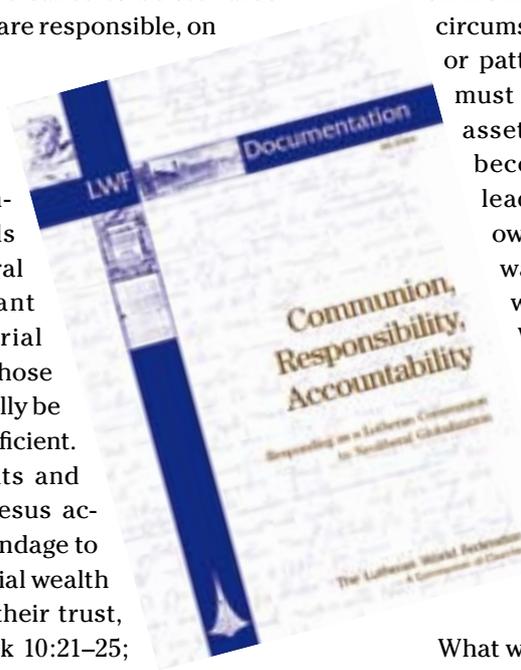
This wealthy versus poor perception falls short of the community of solidarity and sharing presented in Scripture. For example, Jesus says not only, “blessed are you that hunger now, for you shall be satisfied” but also “woe to you that are full now, for you shall hunger.” (Luke 6:21, 25).

From the perspective of the Kingdom of God, common assumptions about what wealth is and who owns or has access to it are overturned. Rather than wealth as what “I/we” own in distinction from others,



all are dependent on what God gives (“give us this day our daily bread”). All are called to be stewards of the wealth for which they are responsible, on God’s behalf.

The wealth of relationships (with God and each other), of land and other natural resources, of communal traditions, life skills and other intangible cultural resources are as important as are financial and material resources. In light of this, those considered “poor” may actually be quite wealthy, rather than deficient. They *do* have assets, talents and possibilities! Conversely, Jesus accuses the rich of being in bondage to or “dependent” on the material wealth in which they have placed their trust, instead of in God (e.g., Mark 10:21–25; Luke 12:16–21).



of all. Wealth entails obligation. When some are cut off from this wealth because of their life circumstances, educational opportunities, or patterns of resignation, these factors must be addressed. Rights-based and asset-based community development becomes crucial. When government leaders accumulate wealth for their own self-interests (including to wage wars) at the expense of the people’s well-being, this must be challenged. When policies and practices of rich, influential countries and corporations essentially rob poorer countries of their wealth, these must be opposed. Obstacles that stand in the way, cut off, or disable people from exercising their stewardship of wealth must be removed.

What would it mean for us to take this seriously as a communion of churches, which includes both people who are extremely poor as well as those who are extremely wealthy? What might stewardship of wealth entail within the Lutheran communion?

*By Rev. Dr Karen Bloomquist, director of the LWF Department for Theology and Studies.*

**Obligation**

Thus, poverty is closely linked with the stewardship of the wealth God has provided for the well-being

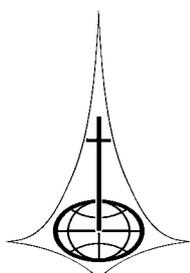
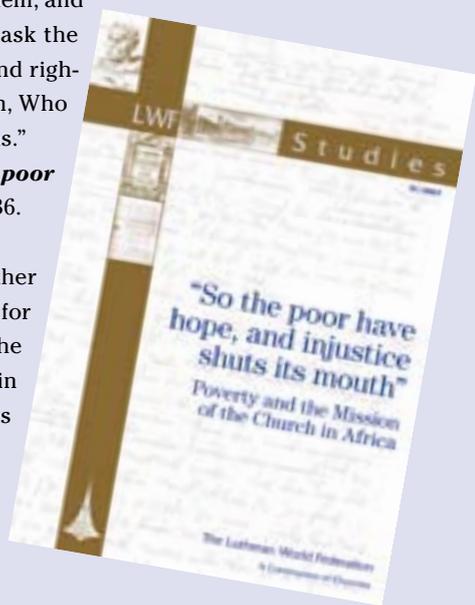
**What or Who Creates Poverty?**

“We can speak for the poor more effectively if we are seen together with them, and they know what we are talking about. Concerning poverty, we need to ask the question, What or who creates poverty? This question is about justice and righteousness (*mishpat* and *zedekah*). It requires us to ask another question, Who benefits from the poverty of the populace? These are prophetic questions.”

Musawenkosi Biyela, “Called and Empowered by God to Act,” in: ***So the poor have hope, and injustice shuts its mouth*** (Geneva: LWF 2007), p. 136.

Produced in the LWF Studies series, 01/2007, the publication brings together presentations and reflections from a September 2006 LWF Department for Mission and Development consultation on poverty and the mission of the church in Africa, and a Department for Theology and Studies seminar in Arusha, Tanzania. Participants in the meetings included representatives from the LWF member churches in Africa and Northern partners.

Copies can be ordered from The LWF Department for Theology and Studies, 150 Route de Ferney, P. O. Box 2100, CH-1211 Geneva 2, Switzerland. Tel. +41/22-791 6111, Fax +41/22-791 6626, or [uli@lutheranworld.org](mailto:uli@lutheranworld.org) The price is CHF 18, EUR 12 or USD 15 plus postage and packing.



**STEWARDSHIP OF WEALTH – OVERCOMING POVERTY**  
*Strategies and Positions*

*Through micro financing, people’s non-material wealth of skills, commitment and integrity can be used as capital to access financial loans, enabling them to maintain their credibility and earn better income in the future. But micro financing can be limited by the application of macro-financial policies that are not pro-poor. It is therefore crucial to combine conventional poverty reduction schemes with advocacy programs aimed at protecting ordinary people from policies that work to enrich the already rich and further impoverish the poor.*

**Ecumenical Loan Fund Taps into People’s Non-Material Credibility**

The Gevorg Solidarity Group in the Republic of Armenia comprises economically poor persons engaged in cattle breeding. Very few of them own material assets, but their wealth of skills, commitment, credibility, integrity and respect is further enhanced through a community-based structure commonly called a “Solidarity Group.” The respective members of the Gevorg group contributed their individual non-material wealth to the newly formed solidarity group and were granted a loan in December 2006. For most of the members, joining the group was the only way of getting financial assistance. As individuals, the financial sector considers them as non-bankable and therefore not credit-worthy.



*Members of the Gevorg Solidarity Group during a meeting with ECLOF staff.*  
 © Armenian ECLOF

**Most Valuable Asset**

The Gevorg Solidarity Group, like other clients of the Ecumenical Church Loan Fund (ECLOF) has material and non-material assets, both of which are equally important. ECLOF considers the clients’ non-material wealth as capital to access financial loans. Some of the wealth is even acquired as the clients use the loan. However, the individual client’s acceptance in a group remains a critical requirement under ECLOF’s group-lending methodology. Acceptance is earned because of credibility and trustworthiness.

Micro financing enables the poor to earn and maintain their credibility, which is the most valuable asset in earning a better income and acquiring wealth in the future. The solidarity group lending methodology contributes significantly to developing better societies, although this is not often recognized.

when clients had reached the status where they could meet their basic needs, their lifestyles and values changed. The money invested in small-time gambling increased and unnecessary spending became normal. When faced with difficult times such as natural disasters, they quickly reverted to their original situation.

Stewardship of wealth therefore includes taking care of one’s credibility and integrity. A community with credible men and women will make life better for the poor and enhance the work of the church.

The church has a major responsibility in teaching its members to become good stewards of their resources.

*By Joy Cadangen, ECLOF finance manager.*

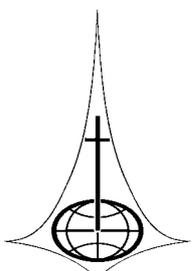


*Ms Joy Cadangen*  
 © Private

Founded in 1946, ECLOF is a non-profit organization focused on supporting human development and building sustainable communities. It works through National ECLOFs in 30 countries throughout the world. Its headquarters are in Geneva, Switzerland.

**Church’s Responsibility**

One reality we encountered when working with the poor is that sometimes



## Understanding the Links Between Wealth and Poverty

*“When I give food to the poor they call me a saint. When I ask why the poor have no food they call me a communist.” Dom Hélder P. Câmara, Roman Catholic Archbishop of Recife and Olinda, Brazil.*

The statement of Brazilian Roman Catholic Archbishop Dom Hélder P. Câmara (1909–1999) reminds us that poverty is an issue of justice and that tackling it from that perspective is more challenging than resorting to charity as a solution. There is a causal relationship between poverty and impoverishment and wealth and enrichment.

The standard economic view holds that creating more wealth—narrowly defined as growth in income and consumption, and, at the macro level, growth in the Gross National Product (GNP)—is the best way to reduce poverty. Yet there is mounting evidence that wealth creation at the macro level does not automatically result in poverty reduction, nor is it a sufficient condition for alleviating poverty.

### Inefficient Measures

A recent analysis by Peter Edward (2006) reveals that only 9.5 percent of consumption growth between 1993 and 2001 benefited the poorest 50 percent of the world’s population.<sup>1</sup> The “global middle class” or those in the top half of the world income distribution received over 90 percent of the increase. Similarly, the New Economics Foundation (2006) reports that between 1990 and 2001, a mere USD 0.60 out of every USD 100 worth of growth in the world’s income per person reached its target and contributed to poverty reduction.<sup>2</sup> Achieving a single dollar of poverty reduction would therefore require USD 166 of additional global production and consumption with associated environmental impacts. These findings suggest that relying on the GNP growth to reduce poverty is both inefficient and unsustainable.

Moreover, it is argued that the very structures and methods set in place to create wealth may, at the same time, be responsible for producing poverty and inequality. The World Council of Churches (WCC) Alternative Globalization Addressing People and Earth (AGAPE) process and other research reveal how external debt as well as trade and financial liberalization—policies associated with economic globalization—have resulted

<sup>1</sup> See Peter Edward (2006), “Examining inequality: Who really benefits from global growth?” in *World Development*, Vol. 34 (10), pp. 1667–1695.

<sup>2</sup> See NEF (2006), “Growth isn’t working: The unbalanced distribution of benefits and costs from economic growth” retrieved from [www.neweconomics.org](http://www.neweconomics.org).

in greater poverty in some countries, especially in Africa and Latin America.<sup>3</sup> There is also strong empirical substantiation for the view that liberalization policies, widely touted as the pathway to economic prosperity and convergence, have caused the gap between the rich and poor—in both global and national terms—to further widen in recent years.<sup>4</sup>



Dr Rogate R. Mshana © WCC/P. Williams

### Lack of Justice

Micro financing, an instrument designed to help the poor get out of poverty, is however limited with the application of macro-financial policies that are not pro-poor particularly following the conditionalities of the World Bank and the International Monetary Fund (IMF). An example is an initiative of the Evangelical Lutheran Church in Tanzania to provide loans to poor farmers, which negatively affected the farmers when the currency was devalued following the application of IMF structural adjustment programs in the 1980s. Still, micro-financing does not reach the chronic poor with no assets.

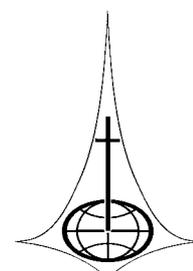
Conventional poverty reduction schemes are insufficient. What is needed is both supporting the groups with micro-financing while at the same time carrying out advocacy programs on pro-poor policies to protect ordinary people from liberalization policies that work to enrich the already rich and impoverish the poor.

The root cause of poverty remains the lack of justice, which deprives the poor of their entitlements and capacity to get out of poverty.

*By Dr Rogate R. Mshana, WCC program executive on Poverty, Wealth and Ecology.*

<sup>3</sup> See WCC (2006), *Alternative Globalization Addressing People and Earth (AGAPE): A Background Document*, WCC: Geneva, pp. 8–24.

<sup>4</sup> See, for instance, Branko Milanovic (2002), “True World Income Distribution: First Calculations based on Household Surveys Alone”, *Economic Journal* 112, pp. 51–92.



## PERSPECTIVES FROM THE REGIONS

A number of voices from the various LWF regions present different initiatives, approaches and reflections on poverty and wealth from their respective contexts, and how better management and stewardship of people's resources can improve the quality of life and empower individuals and communities to advocate and claim their rights. Questions are also asked about the effective use of individual, communal and the church's own resources. Financial "boxes" throughout this special LWI edition give insights into how some of the LWF member churches invest their funds.

### Africa

#### Tanzania: A Cow Named "Luck"

While Benadetta Waziri cuts up grass to feed her cows, she explains how she made a decision eight years earlier that would change not only her life but her mother's too. Waziri sold her cow, a local breed, to take part in the Dairy Cattle Project of the Diocese of Meru of the Evangelical Lutheran Church in Tanzania (ELCT).

"My mother was skeptical at first," Waziri, a widow, said. "A foreign breed of a dairy cow – will that work out? Maybe it won't be able to stand up to the climate. Maybe it will be more prone to illness."

Looking back, she can only laugh at these doubts. Her newly renovated house and barn bear the greatest testimony to the project's success. Her cow now provides approximately 14 liters of milk a day, a great deal more than the three liters her old cow could muster. And she can now obtain a much higher price for calves as well.

#### Great Pride

"I never would have thought that a single milk cow could change the lives of an entire family," said



Benadetta Waziri's dairy cow now provides over 14 liters of milk a day. © LWF/K. Achtelstetter

Patricia Mwaikenda, the coordinator of the ELCT's Dairy Cattle Project. She speaks with great pride of the success of the program in the Mount Meru Lowlands.

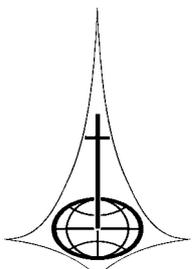
The ELCT's Dairy Cattle Project had already been running over 15 years when, in 1999, the Diocese of Meru decided to expand the project to the dry, sparsely settled lowlands surrounding Tanzania's second-tallest mountain. ELCT congregations donated 10 heifers to get the project rolling.

The system involved is both strikingly simple and extremely effective. Each family farm receives a young cow. The cow's first or second calf is then returned to the project and another calf is given to another needy family. Together with the pastor, the village committee decides on the applicants' needs, not always an easy task, as Mwaikenda pointed out.

Over 55 families have been the recipients of a milk cow since the program began in the Mount Meru Lowlands alone. Throughout the 20 dioceses of the ELCT, the lives of over 2,000 families have changed in this way.



Cutting up grass to feed the cows. © LWF/K. Achtelstetter



## Education

The program's success is not, however, merely a matter of chance. Participants in the project are educated in animal breeding and local veterinary assistants are provided with the necessary training. As Mwaikenda put it: "The farmers must care for their milk cows properly, recognize the signs of an illness at an early stage, and know when a cow is on heat."

Waziri, who took great interest in all her courses, serves as a model for others. She has, for example, already raised six calves. It is now her hope that the sale of her next calf will make her greatest dream



Ms K. Achtelstetter  
© LWF/H. Putsman

possible: solar energy for her family home, which would at long last provide electricity for her and her mother. Neema Moses, another project participant, is happy that she is now able to send her daughter to high school and that the region's children suffer from fewer malnutrition-related blood diseases.

It is no wonder that Moses named her cow *Bahati*, the Kiswahili word for luck.

By Karin Achtelstetter, director and editor-in-chief of the LWF Office for Communication Services. Achtelstetter wrote this feature following a recent visit to the Evangelical Lutheran Church in Tanzania.

## Zimbabwe: Tlou Gains Income and Social Status

"This is a momentous day for us. This grinding mill is an important step in the long road toward the full emancipation of women as it marks our separation from the labor characteristics of the grinding stone, mortar and pestle," says 57-year-old Khauhelo Tlou, a member of a women's group in Zimbabwe's southwest district of Gwanda.



The grinding and hulling machine given by the LDS to the women's group.  
© LWF/DWS LDS Zimbabwe

Tlou, who is living positively with HIV and AIDS, used to process food manually for her nine grand-

children before the Lutheran Development Service (LDS) provided ten group members with a grinding mill and hulling machine as an income-generating project. Today, she not only earns income but also enjoys her new status as a local businesswoman. The group is planning a poultry project to make use of the milling by-products, and further increase their income.

For Tlou, money is secondary. The most significant achievement is the liberating effect the project has had for the women. Before the LDS intervention, they used to spend up to 50 percent of their time processing food.

The LDS is the Zimbabwe associate program of the Lutheran World Federation (LWF) Department for World Service (DWS). Its work in the southern African country focuses on participatory approaches and community empowerment aimed at enabling beneficiaries to make decisions about their needs and how to meet them.



A contribution by Ulibile Gwate, LDS program manager.  
© LWF/ELCZ/B. Leon

## Ethiopian Church Educates Its Members to Become Self-Reliant

Self-reliance is one of the three pillars that comprise the vision of the Ethiopian Evangelical Church Mekane Yesus (EECMY). Through self-reliance, the EECMY aims to turn the limited wealth at the church's disposal to better and productive benefits.

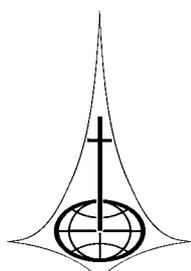
Based on an inventory of both its human and economic resources, the Ethiopian church educates its members about ways of earning their livelihood and improving their lives through economic ventures individually and collectively. The EECMY targets income earnings from its physical resources such as land holdings, which can be developed into office and commercial buildings, as well as guesthouses.

With its general funds, the church tries to maximize returns from short-term investments such as time deposits, purchase of shares, and local business ventures in congregations at grass root level. There are also efforts to create joint ventures with business people who are active communicants of the church.

The EECMY pension funds are administered by a board that has developed investment policies to manage risks and returns. Funds are invested in financial institutions in Ethiopia and mutual funds in Europe.

By Almwari Gari, EECMY treasurer, and board member of the LWF Foundation-Endowment Fund.

The Ethiopian Evangelical Church Mekane Yesus is the largest LWF member church in Africa, with over 4.5 million members.



## When Church Structures Become an Obstacle to Dealing with Poverty

Organizational structures matter for good governance in as much as good governance matters for good performance. The corollary is that bad governance will certainly lead to poor performance.



Fourteen-year old Gitanjali Behera, gives her impression of the impact of frequent flooding in India in this 2003 drawing. The painting was part of an urban development project of the LWF/DWS program in Cuttack district, in the eastern state of Orissa.  
© LWF/DWS India/G. Behera

Most of the church scandals in recent years are attributed to poor governance—either by commission or omission. Although structures may determine the nature of governance, their success and failure primarily depends upon the style of leadership, commitment and the policy that is upheld. It is against this background that one should assess how the functions of church structures can become obstacles to dealing with poverty.

One of the primary tasks of the mission and witness of the church—diakonia—is to be with the poor and marginalized, which is a clear response to the gospel's message.

### Clear Objectives

The churches' organizational structures could become obstacles in dealing with poverty issues if they lack clearly defined objectives that explain the church's responsibility and accountability. Structurally, the church is hierarchical in nature, which can allow for autocratic functioning, and the potential to misuse power

and resources, self-centeredness and misuse of official machinery for personal benefit, etc. Individuals often exercise power not uniquely because of their personal qualities, abilities or knowledge, but also because they occupy certain relatively embedded (though contingent) social roles that endure within complex social practices and institutions.

It is therefore important to reflect on the way diakonia is implemented structurally. The churches participating in diakonia in the global North and South should be cautious in assessing expenditure and budgetary allocations vis-à-vis the need to support structures and administration and the total outlay for poverty related activities. Careful sensitivity is needed to balance the calling of the church, its accountability and transparency in any given process. Several political questions therefore come to mind: How much actually reaches the poor? How can input be weighed against outcome when critically evaluating the church's engagement in poverty alleviation or eradication? What are the political motivations of those in power both in the implementing and supporting churches/agencies?

The mission and witness of the church calls for structures that do not allow for any impediment to effective diakonia.

*By Rev. Dr Samuel Meshack, principal of the Chennai (India)-based Gurukul Lutheran Theological College and Research Institute.*



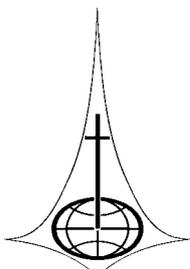
Rev. Dr Samuel Meshack addresses delegates during the July 2006 celebrations in Chennai to mark the tercentenary of Lutheran ministry in India. © Gurukul/UELCI

## Nepalese Villagers Claim Their Right to a Crucial Bridge

Most of the residents of Motipur village, Banke district, mid-west Nepal own land located across the Amila stream. Every monsoon, the stream swells making crossing precarious. In the recent past, its waters have claimed two lives, and swept away

property including houses. To reach the other side safely, villagers had to use another trail that takes about an hour.

Some 20 years ago, the then village chief collected money from the residents for the construction of a



bridge across the canal. But the Motipur residents heard nothing further about the fund, nor did they dare ask questions.

“At that time, we were not even aware that we had the right to raise questions on development matters,” says Maya Devi one of the women.

### Empowerment

Then the villagers formed the Shivashakti and Shanti Group in 2005 with the assistance of the Empowerment Program of the Sahakarmi Society, Indrapur, a partner non-governmental organization of the Nepal program of the Lutheran World Federation (LWF) Department for World Service (DWS). The group’s objective was to discuss problems facing the community and identify possible solutions. In 2006, it identified the Amila stream as the people’s biggest problem.

The 63-member group—49 women and 14 men—filed an application at the Village Development Committee (VDC) office for budgetary allocation toward the bridge’s construction. It turned out to be an uphill task. The office was far from cooperative, requesting the group to first seek permission from local political leaders.

The group opted to pressurize a local administrator to estimate the construction cost. The VDC office eventually released the first installment of 10,000 rupees (USD 140) but not the second one, saying the Maoist insurgents were putting pressure on them to withhold the amount. Then a dozen women from the group scheduled a meeting with the Maoist representatives and presented their concerns. The strategy worked. The second amount of 20,000 rupees [USD 280] was disbursed.

With the bridge in place, villagers can now cross the stream within minutes.

### Active Participation

But some of the VDC officials are not happy with the developments, dismissing the women’s work as unsatisfactory and arguing that the bridge was unnecessary. One of them has even been threatening to destroy the bridge, but the empowered group members



People residing in Nepal’s remote hilly areas have to brave difficult terrain daily. Residents of the Kalikot region in the north carry relief supplies provided by the LWF/DWS program during a food crisis in 2006. © LWF/DWS Nepal

know better, few of them listen to him. They recognize his attempts to undermine the women’s contribution to a project that had served as a milking cow for leaders like him since the *Panchayat* era (party-less period before 1990 when the king had absolute powers). In their struggle to acquire the money for the bridge, they had vowed they would not part with even a single rupee as a bribe. “If the practice of bribing government officials to do what they were employed for continues, how will the country improve?” asks Sabitri Teli, another group member.

Today, Motipur residents have gained more than a bridge. The members of the LWF-supported group have gained skills that enhance their active participation in the community’s discussions on the various issues affecting the people.



Ms Beena Kharel  
© LWF/DWS Nepal

Started in 1984, the LWF/DWS Nepal Program aims to empower the most disadvantaged and vulnerable groups to achieve a just and sustainable livelihood. There is an increasing focus on advocacy and networking to support the efforts of civil society, particularly representing the disadvantaged and addressing injustice.

*By Beena Kharel, communication and documentation manager of the LWF/DWS Nepal country program.*

## Low Interest Rates Hamper Profits for Japanese Church

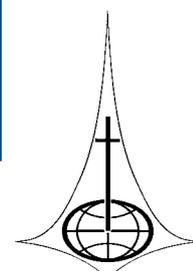
The Japan Evangelical Lutheran Church (JELC) has several types of funds: clergy fund (retirement, pension and housing), theological education fund, lay program fund and a congregational fund, which can be used to put up a church building.

Although these funds are managed with the aim to earn profit, the current low interest rates hamper such prospects. This situation has resulted in our depending on profit-making businesses.

Besides these funds, the JELC also maintains refugee and disaster relief programs locally and internationally, through contributions from its congregations throughout the country.

*By Masahiro Sekiguchi, JELC treasurer.*

*The Japan Evangelical Lutheran Church has some 22,000 members. It joined the Lutheran World Federation in 1952.*



Europe

Microcredit Improves Lives for Many Disadvantaged People

Is money the root of all evil? Money is not the problem per se. It can in fact improve lives by making economic activity possible. But when the consequences for people, the climate and the environment are neglected for the sake of maximizing profits, the popular adage begins to indeed ring true.

For over 30 years, Oikocredit has made it possible to invest money responsibly and sustainably. This proves a much greater boon to society than just the financial profit that may benefit investors.

How does this work? Oikocredit provides microfinance institutions with the funding necessary for microcredit to be provided to small companies, subsistence farmers, and the self-employed. Women who sell their goods at local markets are typical of the beneficiaries of microcredit loans. But small and medium-sized enterprises, fair trade organizations, and church business initiatives are also eligible for the Oikocredit loans that they would otherwise be denied.



Ms Birgit Weinbrenner  
© Oikocredit/T. Voet

El Redentor Parish

An example: In the early 1990s, Argentina's United Evangelical Lutheran Church introduced a program to support the poor and disadvan-

taged of the *El Redentor* (Redeemer) church parish. The church applied for an Oikocredit loan to finance the construction of a building for the program. This included a daycare center for the small children of working mothers, medical facilities for mothers and families, a sport and recreation center for street children, a psychological counseling station, a health center for alcoholics and those dependent on drugs, and a job training facility for the unemployed. Rent received for 50 spaces in a parking lot beneath the new building has facilitated repayment of the loan. The homeless and poor of the area have continued to make great use of these facilities to this day.

The goal is to improve the lives of the disadvantaged, allowing them to attain better control of their future.

*By Birgit Weinbrenner, Oikocredit membership and investment manager.*

**Oikocredit** is a worldwide cooperative society promoting global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people with credit. The Amersfoort (Netherlands)-based society cooperates with 610 project partners including 341 microfinance institutions.

Poverty and Wealth Within the Global Lutheran Communion

The Evangelical Church in Württemberg, Germany, my home church, has relatively vast financial resources at its disposal. And yet, we are still faced with numerous financial questions: "Will we be able to keep up church and building maintenance? How about pension provisions? How many employees will we be able to keep on the staff? What about financing our social support programs? Are our investments safe? Are they ethical?"

Most Lutheran World Federation (LWF) member churches, especially the churches of the global South, are, however, confronted with other problems, questions affecting their very existence: "How will we be able to survive from day to day? What can we do to fight HIV and AIDS? Will our church be able to survive in the face of a difficult political environment? What new threats are we fac-



Mr Peter Stoll  
© LWF/H. Putsman

ing with regard to climate change? Who will help us carry out our mission as a church?"

The differences between the rich and poor churches of the global Lutheran communion are immense. And we must continue learning how to meet this challenge. This includes respectful dialogue to be able to understand the problems affecting our Lutheran partners, church solidarity and mutual support. All this serves to strengthen our community, so that we may be able to join together in rediscovering an affluence that goes beyond mere money—the spiritual wealth of the church and the riches of the ecumenical movement.

*Mr Peter Stoll has been LWF Treasurer since 2003, representing the Federation's Central Western Europe region. He is chairperson of the managing board of the German diaconal service group, Dienste für Menschen GmbH.*

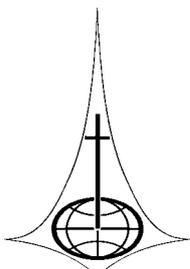
France: Uncertainty About Tomorrow

Whether material, psychological or spiritual, individual or collective, poverty takes on complex and diverse forms in French society.

The story of Alain: His mother adopted him as a little boy. She welcomed her only child into her home,

spoiling him in every possible way. At 18 years, he started working in a printing house northwest of Paris, but he had few friends.

Alain's mother had prepared everything before she died, including costs for her funeral, and placed the



apartment in her son's name. Upon her death, Alain did not have to spend a penny. He continued to work in the printing house. Gradually, he began to visit the Centre Espérance (Center of Hope) regularly, and we became his family, a place of refuge.

He co-founded a company with a business associate, but it went bankrupt after four years. In the ensuing process Alain lost his apartment, and wound up on the streets.

Some time later, his insidious business associate began to threaten him that he would take him to court over the bankruptcy. Taking advantage of his weakness and naivety, the former business partner managed to persuade Alain that enemies were all around him and wanted to kill him. He insisted on hiring bodyguards at an



Mr Jean-Claude Dibundu  
© EELF/Caroline Baubérot

outrageous fee. Although Alain never actually saw the bodyguards, he was convinced that they followed him everywhere. His state of health deteriorated. He became but a shadow of his former self.

The church came to his aid, but after six months, he returned to the streets, joining the ranks of the homeless.

By Jean-Claude Dibundu, director of the Centre Espérance (Mission Intérieure de Paris) of the Paris district of the Evangelical Lutheran Church of France (EELF).

The **Mission Intérieure de Paris** is an association of the EELF. It promotes all forms of evangelization, encouraging parishes and individuals to become missionaries and spread awareness about the Lutheran doctrine inside and outside the church circles.

## Migration Trend Could Negatively Impact Poland's Economy

The level of poverty in Poland is considerably high. According to recent case studies of organizations supporting community foundations in Poland, the average Pole is three times poorer than the average citizen of the poorest country in the European Community, which Poland joined in 2004. Approximately 50 percent of Poles have insufficient means of subsistence.

With over 7 million unemployed people today, representing 18.7 percent of the population, it is evident that families of the unemployed face the highest risk of poverty.

In a recent opinion poll, one of the leading Polish newspapers asked its readers, "Will you go abroad for work in the forthcoming year?" The answer "yes" was



Rev. Ireneusz Lukas  
© E. Sliwka

given by 12 percent of the respondents. The most popular countries for migration are still Germany, the United Kingdom and Ireland. Official statistics indicate that in 2006 around 360,000 Poles went to work abroad, an estimate that does not include non-registered workers.

What seems worrying is that those seeking better opportunities abroad are mostly educated young people aged around 30 years. This trend could have a negative impact on the Polish economy and the country's development in the future.

By Rev. Ireneusz Lukas, a pastor of the Evangelical Church of the Augsburg Confession in Poland. Lukas is currently the assistant to the head of the church, Bishop Janusz Jagucki.

## Württemberg: Ethical Standards a Criteria for Investments

The Evangelical Church in Württemberg, Germany, considers four criteria when investing its money: vigilance, yield, liquidity and ethical standards.

Its goal is to optimize the funds at its disposal to carry out its tasks without, however, profiting from activities that run counter to Christian ethics. The church follows two strategies in doing this. Firstly, it excludes certain options. For example, it limits its investments nearly without exception to Christian countries and companies headquartered in Christian countries. Companies are also excluded from investment if they are active in the arms trade, gambling, pornography, tobacco or support abortion.

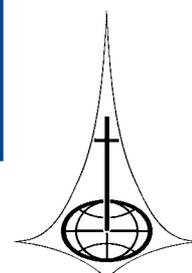
Secondly, the church searches for positive options. It, for instance, seeks to limit its investments to the companies in each field of endeavor that number among the top 15 percent in terms of social and ecological concerns.

With an ethical investment market still subject to rapid change, the church attempts to keep up with the latest developments and to make use of new opportunities in ethical investment.

In addition to its financial investments, the church is also a participant in the Oikocredit program, which focuses on extending loans to small and medium-sized companies and institutions in developing countries. Oikocredit, due to the minimal interest rates involved, does not, however, figure into the church's financial investment plans.

By Oberkirchenrat Dr Martin Kastrup, responsible for financial management and information technology at the Evangelical Church in Württemberg.

With 2.3 million members, the Evangelical Church in Württemberg is the third largest LWF member church in Germany.



### From Chicago to Ethiopia: Building New Initiatives Using Local Assets

From Minneapolis and Chicago in the USA, to remote villages in Ethiopia and Rwanda, creative faith-based leaders are exploring new ways to revitalize struggling communities by focusing first on local resources and assets.

These community development pioneers are rejecting traditional strategies that concentrate exclusively on the obvious needs, problems and deficiencies of lower income areas. They are leading processes that produce stronger communities and economies by mobilizing the skills and capacities of local residents, the power of local networks and associations, and the natural and human-made resources that define their contexts.



*A community leader conducts an ABCD workshop in Rwanda.*  
© ELCA/G. Thomas

South Minneapolis is now home to the Mercado Central, a bustling shopping and gathering center occupied by dozens of small Latino businesses. These entrepreneurs—restaurant operators, skilled crafts’ producers, clothing store owners and more—were discovered by community organizers working with Minneapolis congregations. They interviewed scores of newly arrived Twin Cities residents about their skills and business-related experiences back home in Mexico or Central America, and uncovered a wealth of valuable capacities and energies. Today Minneapolis is a more vibrant city because of the contributions of hundreds of new immigrants in a multi-million dollar business.

#### Often-Invisible Assets

On Chicago’s West Side, Bethel New Life—a community development group created by Bethel Lutheran Church, a congregation of the Evangelical Lutheran Church in Ameri-

ca—has spent the last 25 years building on the often-invisible assets of their impoverished Garfield Park neighborhood. Vacant lots turned into community gardens and affordable housing, over 1,000 units of them. Garbage is transformed into a recycling business, and ex-offenders get a next chance as they are greeted with a “Welcome Home” program.

Across Africa in Ethiopia and Rwanda, faithful community builders are using asset-based approaches to bring new life to isolated villages. Pastor John Rutsindintwarane of the Lutheran Church of Rwanda (LCR) has combined community-organizing skills gained through a Wartburg Theological Seminary (Dubuque, Iowa, USA) degree program, and local resources to seed the building of a new health clinic in Mumeya, southeast Rwanda.

The LCR general secretary prompted villagers, who were tired of a 30-kilometer walk to the nearest clinic—a walk that resulted in the death of more than a dozen pregnant women—to ask what assets they possessed. “We have the spirit, tools, and lots of rocks.” They have used all these assets to start construction of a new clinic.

#### 21<sup>st</sup> Century Strategies

In Ethiopia, faith-based leaders, along with Oxfam Canada are working with villages to re-connect with their natural assets. Revitalization strategies include reforestation, terracing, well-drilling, women’s credit saving circles, and organic agriculture.

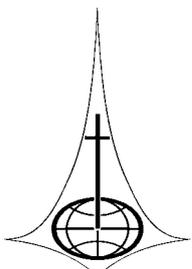
While all these communities have critical challenges, and each a distinct set of assets, powerful new initiatives are underway, all based on mobilizing local energies and assets. The gospel message is one of hope and abundance. These communities are inventing 21<sup>st</sup> century strategies to live out that life-giving message.

*By Prof. John P. Kretzmann, co-director of the Asset-Based Community Development (ABCD) Institute, a research project of the School of Education and Social Policy at Northwestern University, Evanston, Illinois, USA.*



*Prof. John P. Kretzmann*  
© ELCA/G. Thomas

**The ABCD Institute** works with community-building leaders across North America to conduct research, produce materials and otherwise support community-based efforts to rediscover local capacities and to mobilize citizens’ resources to solve problems.



## Canadian Company Offers Lutherans the Practical Gift of Transportation

For Canadian Lutheran World Relief (CLWR), the call from Walter Hachborn, president and co-founder of Home Hardware, was the beginning of a sustainable commodities' program that provides valuable health and hygiene items to those in need abroad.

Home Hardware is Canada's largest independent hardware, building materials and furniture retailer and has always been a company with a keen sense of community presence.

Hachborn, a Lutheran, offered to provide free delivery of donated commodities from various points across Canada to the CLWR warehouse in Winnipeg, Manitoba. This is possible using Home Hardware's shipping network that moves inventory to their 1,000 stores across the country.



Home Hardware trucks transport "We Care" kits from points across Canada to the central warehouse in Winnipeg, Manitoba. © Home Hardware

abroad where they often are received and distributed by partners of the Lutheran World Federation.

Without the delivery to Winnipeg provided by Home Hardware, CLWR would not be able to continue this program as the costs would be prohibitive. Home Hardware has moved literally tons of goods free of charge. Despite the realities of rising fuel costs and other economic pressures, the company remains committed to the very practical

gift of transportation—a vital link between the generosity of Canadians and making life better for the poor and marginalized in our world.

*By Irma McKenzie, CLWR administration and human resource director, with responsibilities for the "We Care" program.*

### Material Aid

Material aid is an important part of humanitarian assistance and emergency relief provided by CLWR, the relief and development agency of the Evangelical Lutheran Church in Canada (ELCIC) and the Lutheran Church-Canada. Every year, Lutherans throughout the country put together thousands of kits and quilts that ease the grip of poverty experienced by many around the world. This is known as the "We Care" program and is signified by the bright yellow and blue cloth bags in which completed kits are placed. These need to be collected at the central warehouse and prepared for shipment



Ms. Irma McKenzie  
© D. Harris

CLWR carries out international emergency relief, development programming and refugee resettlement on behalf of the ELCIC's Global Hunger and Development Appeal and Lutheran Church-Canada.

### ELCA Gives Expression to Concern for Corporate Social Responsibility

The Evangelical Lutheran Church in America (ELCA) is called in its constitution to "give expression to this church's concern for corporate social responsibility, both in its internal affairs and its interaction in the broader society." Three tools exist to give life to this concern:

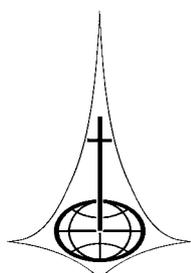
- Social Criteria Investment Screens – The ELCA has developed a series of investment screens in the areas of the environment, weapons and harmful products. These may be used to look at types of investments that may be avoided in portfolios.
- Proxy Voting – Issue papers have been developed on a variety of topics to give guidance to shareholders in voting their proxy ballots in sync with ELCA social policy.
- Shareholder Advocacy – Addressing corporations around issues of concern to the ELCA is carried out through the shareholder resolutions annual meetings

and corporate dialogue process. The Corporate Social Responsibility program in the ELCA Church in Society Program Unit is responsible for this work.

Additional information about this work and the tools is available at: [www.elca.org/corporate](http://www.elca.org/corporate)

*By Ms Pat Zerega, director of the ELCA Corporate Social Responsibility program.*

*The work of the ELCA Corporate Social Responsibility program includes giving information around the three tools to the ELCA units as well as individual members concerned about their investments. During the last shareholder season from September 2006 through August 2007, some 50 companies were addressed on topics ranging from greenhouse gas emissions to addressing HIV and AIDS issues especially in Sub-Saharan Africa; from labor issues to commercial sexual exploitation.*



Progress, Development and Reconciliation – Another Side to Haiti

The streets of Port-au-Prince, the capital of the Caribbean republic of Haiti, reek of raw sewage after a tropical rainstorm typical for the region. Refuse stacked high alongside the city's roads, forms small mounds, some still smoldering after being set on fire. It is impossible to overlook the poverty of the people who live in the middle of the city in small sheet-metal huts. The days of Haiti's reputation as the "Pearl of the Antilles" are now long gone.

Some 200,000 people live in Cité Soleil, Port-au-Prince's largest shanty town on the edge of the city. The incongruously named "Sun City" is riddled with violence, the result of extreme proportions of poverty. Bernard Gianoli, coordinator of the Haiti country program of the Lutheran World Federation (LWF) Department for World Service (DWS) recalled that until February 2007, it was practically impossible to drive into Cité Soleil. Shootouts on the streets



A street of Cité Soleil in the Haitian capital, Port-au-Prince. © LWF/J. Heyde

crime, and drugs have no place in their midst. Gangs are not welcome to their communal farm.

The project's bananas, sold on the local market, afford the farmers with a modest living, earning an average of 500 Haitian gourdes a week, just over USD 15. There are further plans to produce milk on the plantation, which would safeguard the resident families' income, as banana crops are easily subject to pest infestations and weather problems.

Odette Alcin, who lives in Vaudreuil-Moléard with her family of nine, speaks of regular difficulties with the water supply: "Three motors service the pumps, but they don't always work." When that happens, the residents have to return to pumping water by hand. More than anything else, she would like her children to receive a good education as the plantation still has no kindergartens or schools. And the medical situation there is grave as well—without a hospital or any sort of health center, the people often suffer from outbreaks of flu and malaria.

Gregory Mevs, Finland's honorary consul in Haiti and the president of the Haitian Chamber for Biological

Agriculture (*Chambre Haïtienne d'Agriculture Biologique*) is, however, quite optimistic: "We should spread the message that Cité Soleil is more than just violence and poverty. Our projects stand for progress, development, and reconciliation—all that is Haiti, too!"

*By Julia E. Heyde, translator and journalist from Germany. Heyde was a youth intern with the LWF Office for Communication Services from 2005 to 2006. She currently resides in Mexico.*



The entrance to the LWF-supported banana project in Vaudreuil-Moléard near the capital city. © LWF/DWS Haiti

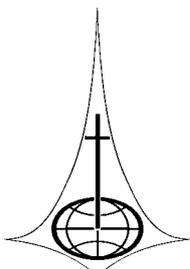
and kidnappings were the order of the day. Gianoli explained that the period of violence has traumatized the people there, as nearly everyone has seen a family member or friend become the victim of a kidnapping or another act of violence.

**Banana Project**

Vaudreuil-Moléard is an agricultural development project right near Cité Soleil, consisting of a large banana plantation, supported and funded by the LWF. The 300 families who reside there work the 200 hectares (500 acres) of land, having decided that violence,



Ms Julia E. Heyde © LWF/H. Putsman



## Latin American Churches Propose Joint Global Effort for Illegitimate Debt Cancellation

The unnatural foreign debt system continues to be one of the main reasons that millions of people, mostly in the global South, live in extreme poverty. Servicing their national debts is a source of inhumane suffering for the populations of these “poor countries.” Money that could be used for medical care, safe drinking water, education, housing, social services, and for their infrastructure is instead used to pay off debt, debt that is usually illegitimate to begin with.



Ecuadoran President Rafael Correa (right) with members of the country's Commission for the Complete Audit of Public Debt (CAIC). Fourth from left is Mr Alejandro Olmos Gaona, a member of the illegitimate debt program of the LWF Latin American churches. © Private

Many of these “poor countries” are in fact countries that have been and continue to be systematically dispossessed of their wealth, while their people, lacking even their basic needs, go hungry. Cases of such countries abound in Africa, Asia and Latin America. Their agricultural products, natural resources, gold, diamonds and petroleum have been and continue to be siphoned off through this cruel system.

Restructuring plans, forced into place in the course of the debt renegotiation process, and similarly, “relief programs” such as the Heavily Indebted Poor Countries (HIPC) initiative only benefit the creditors and cooperating transnational corporations, while the poverty only grows increasingly worse.

### Encouragement

We in the Latin American Lutheran community have been encouraged in our fight against illegitimate debt by recent developments. In October 2006, the Norwegian government decided for the unconditional and unilateral cancellation of five countries' debt, while more



Rev. Ángel F. Furlan  
© I. Bezbach

recently, the government of Ecuador moved to begin with a general audit of its debt situation. And still, we remain quite aware of the long path ahead of us.

The Lutheran World Federation (LWF) program on illegitimate foreign debt in Latin America has been described by the LWF general secretary Rev. Dr Ishmael Noko, as a “ministry for justice on behalf of the whole communion.” We would indeed like to apply our experience in the Latin American context toward efforts for a global solution. We are convinced of the importance of cancelling illegitimate debt in the fight against poverty, particularly in the global South. This debt represents a major burden to our peoples and an obstacle to any form of sustainable development. We need to work together to combine forces in fighting this deceitful and sinister mechanism that has spread so much poverty and suffering in our world.

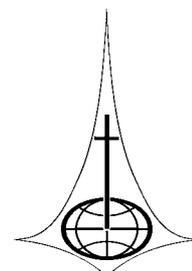
### Awareness Building

We see a long-term process of reflection and awareness, both within the church and among civil organizations, to be of crucial importance to our struggle against illegitimate debt. This is essential in revealing, for all to see, the direct connection between debt and the hunger and suffering of our nations. We would also like to improve and expand our active participation in relevant research and auditing processes, and to move forward with public relations and mobilization activities to be able to pave the way for the cancellation of all illegitimate debt.

Freedom from this unbearable debt burden would mean a great deal for us. It would mean that we would regain our right to decide on the appropriate use of our resources, the development of our abilities and talents, and on our equal participation in global trade. For our peoples, it would mean a life in dignity, and the right to live in a world of solidarity and justice without divisions between strong and weak, without poverty, and without marginalization.

*By Rev. Ángel F. Furlan, former president of Argentina's United Evangelical Lutheran Church (IELU). Furlan is a coordinator of the advocacy program on illegitimate foreign debt of the Latin American LWF member churches, begun in 2004. It is coordinated at the local level, and is supported by the LWF Department for Mission and Development.*

More LWI News at  
[www.lutheranworld.org/News/Welcome.EN.html](http://www.lutheranworld.org/News/Welcome.EN.html)



OVERCOMING POVERTY – A YOUTH PERSPECTIVE

Argentina: Poverty Despite Abundance

While Argentina is one of the world's largest exporters of food products, about a third of its 38 million people still live in poverty—over half of whom belong to the indigenous community.

According to Argentina's National Institute of Statistics and Censuses, 20 percent of the country's households earned around half (49.7 percent) of the national income in the first half of 2006, while the remaining (50.3 percent) was divided among the rest of the households (80 percent).

The fact that people starve in a country that exports its surplus food is hard to understand. But that is the cruel truth of the matter.

Why should wealth, instead of leading to more wealth, be the cause of extreme poverty? Classical economics has failed to apply and neo-liberalism provides no solution for the problems of humankind. Poverty is structural in nature and not a matter of an economic trend, it is a direct consequence of the neoliberal system.



Mr David Cela Heffel  
© Private

Why then do we remain prisoners of this system, which is spreading throughout the world and is often paid for in terms of human lives? We may not in fact be able to free ourselves from a situation that oppresses and exploits us.

I feel bad for the world. The injustice that I see and feel does not harden my defenses, neither am I accustomed to it. Instead it troubles and hurts me. But what can I do? Surely, there is much to be done and I have decided for something that is simple and

yet difficult—teaching myself and others to care for people in words and deeds. In the end, I have decided to read and hear and to act as much as possible in accordance with God's word.

*By David Cela Heffel, a member of the Evangelical Church of the River Plate (IERP) in Argentina. Heffel, 27, is active in the IERP ecumenical affairs' work. He has a degree in political science and is currently working toward his master's degree in public administration.*

Canada: Focus on Systemic Change Can Bring Transformation

As a young Canadian adult living in Edmonton, Alberta, I experience extreme contrasts between the rich and poor. Some 2,500 people sleep on the streets, while CAD 2.5 million-worth condominiums are being built.

While working at an outreach center in our inner city, church groups who came to serve meals to our community asked me why the richest province in Canada also has a shadow population of street people. I believe there are a number of contributing factors: investors are buying rental properties and turning once affordable apartments into expensive condos, the cost of living is increasing, but service-industry wages are not keeping pace, and the government is not investing enough money back into social services.



Ms Sara Faulhafer  
© Private

While there are jobs available, not everyone who is unemployed is able to work. They may not have a stable home environment, access to a shower and clean clothes, work experience or the social skills that are needed to maintain steady employment. I

know transformation will occur when our churches focus on systemic changes, not just charity works.

*By Sara Faulhafer, a seminarian at the Waterloo Lutheran Seminary and a member of St Peter's Lutheran Church, Gadshill, in Ontario, Canada. Faulhafer represents the Evangelical Lutheran Church in Canada on the World Council of Churches Commission, "Echos – Youth in the Ecumenical Movement."*

Indonesia: Deforestation, Pollution, for a Factory and Jobs?

For decades, life was relatively normal for the farming communities of Porsea village, located in the fresh and cool pine forest surroundings of northern Sumatra, Indonesia.

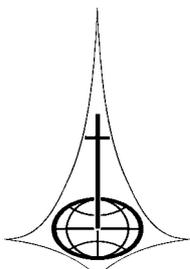
News about the construction of a paper factory by a foreign investor in collaboration with the government was warmly received, as the villagers envisaged employment opportunities, better income and overall progress for their families. And, they figured out, the pine forest was so huge anyway, not much of it would be felled for the new industry.



Ms Benny Sinaga  
© Private

All seemed to go well at the beginning of the company's operations in the late 1980s. The villagers working there were relatively satisfied with their employer, who showed great concern for their welfare. But as time went by, they realized another impact of the paper mill.

Their lives and health were at risk from the hazardous factory waste—liquid gas and solid substances. Deforestation too had increased as had land-grabbing. There were cases of people suffering from skin



disorders, bad odor and lung infections, and birth defects among some of the new borns.

In the late 1990s, the local community members protested the factory's operations, urging its closure. The government ordered it shut down in 2000, but it reopened under a new name in mid-2002. However, the villagers were already divided over the factory—the *Pro Tutup* (agree to close) and *Pro Buka* (agree to open).

Today, the villagers say they have reached some agreements. Whatever the case, the huge tracks of pine

forest are gone, the air is still polluted and the once harmonious co-existence among villagers themselves and with the natural environment seems to be a dream of the past.

*By Benny Sinaga, a member of the Protestant Christian Batak Church (HKBP) in Indonesia. Sinaga, 29, recently graduated from the Lutheran Theological Seminary in Hong Kong, China. She is teaching at the HKBP Theological Seminary (STT HKBP) in Pematang Siantar, North Sumatra.*

### Stay, or Seek Greener Pastures Outside Poland?

In Poland where 30 percent of the population earns incomes below the poverty line, it is the young people especially children, who are increasingly affected by this phenomenon. According to government statistics, one out of every two people living in extreme poverty is under the age of 19, and one out of every three poor people is under 14 years. Many children do not even have one hot meal a day.

A lot of Poles work in private companies. But in a country with a monthly minimum wage of around EUR 244 (*source: Federation of European Employers*) it is no wonder people can work seven days a week and still live in poverty!

People accept poor working conditions and low pay because they have no other

choice—they need to survive. In such a situation, it is amazing that executives of many private companies in my country earn incomes that can afford them luxurious houses.

As a young person and future employee, I am in a dilemma whether I should stay in Poland or look for a relatively well paying job abroad. With many Poles emigrating in the search for a better life, I fear that only the richest may afford to live in this country in the future.

*By Ewa Issel, a member of the Evangelical Church of the Augsburg Confession in Poland, currently involved in the children's and youth ministry. Issel, 21, is studying multicultural and adult education at the Christian Theological Academy in Warsaw, Poland.*



Ms Ewa Issel © Private

### Tanzania: Every Refugee Has the Right to Income-Generating Projects

"Every refugee has the right to income-generating projects," is the focus of this drawing by Irakoze Epytas, a 13-year-old pupil at Kanembwa Primary School in Kanembwa Refugee Camp, Kibondo District, Tanzania. The project is an initiative of the Tanganyika Christian Refugee Service (TCRS) aimed at assisting



refugees to become self-reliant.

*The TCRS is the associate program of the LWF Department for World Service in Tanzania.*

© LWF/DWS TCRS/Irakoze Epytas

### Sweden: The Church as a Responsible Investor

At the national level, the Church of Sweden is striving to be a responsible investor in asset management by ensuring that investments are assessed from both ethical and financial viewpoints.

The overall financial objective is to achieve a four percent annual yield above inflation over a ten-year period, by using a well balanced combination of different financial assets—Swedish and global equity, as well as Swedish fixed income.

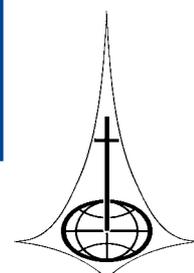
The ethical focus is on long-term sustainability and includes the church's responsibility in the global community. The investments are guided by the United Nations'

Principles for Responsible Investment (PRI), characterized by consideration and respect for the environment, social conditions and governance.

The view that the church, as a responsible investor, will invest in a responsible company, is also the main guideline when evaluating companies with business generated from controversial sectors such as alcohol, tobacco, gambling and weapons.

*By Anders Thorendal, treasurer, Church of Sweden.*

*The Church of Sweden has around 7 million members, and is one of the founding member churches of the LWF.*



OVERCOMING POVERTY AND ...

There is no question that people who go hungry everyday and do not know from where to get the next meal for their family, are deprived of their basic human rights, argues a Lutheran leader from Namibia who has taken a leading role in an initiative to reduce poverty in his country. Poverty is a violation of human rights.

**Namibian Bishop Underscores Church's Obligation to Restore Justice**

When Jesus' disciples asked him to teach them how to pray, part of his prayer included the hope for the fulfilment of the daily needs of every human being: 'Give us each day our daily bread' (Luke 11: 3). This means firstly the availability of enough food for the day, but more holistically, it also includes the satisfaction of all physical and spiritual needs—the realization of the human dignity of people as created in the image and likeness of God. There is a parallel in Article 25 of the United Nations Universal Declaration of Human Rights: *Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services (...).*

Given the global scale of poverty, is one not tempted to question why God does not respond to the daily prayer for bread and fulfilment of our basic needs? Of course, the problem is not with God, but with the world that is greedily taking away the bread from the people of God or impeding the fulfilment of their rights and needs. If people have to steal money for transportation to the next clinic in order to access their antiretroviral therapy, there is no doubt that their right to adequate health care is violated.



Registration for a BIG pilot project in Omitara community, some 100 kilometers east of Namibia's capital, Windhoek. © C. Haarmann

and redistributive justice in order to eradicate destitution and reduce poverty and inequality. The BIG coalition has decided to lead by example by implementing a two-year pilot project in a small community to prove that income security indeed works and has the desired effects.

The obligation of the church is to be compassionate and to share, which should not be understood as charity. We are called to restore justice and redistribute what rightfully belongs to the people. It is only through this paradigm shift that we will stop violating human rights and bring the good news to the poor.

*By ELCRN Bishop Dr Zephania Kameeta. The ELCRN bishop is LWF vice president for the Africa region, and a member of the LWF Executive Committee.*

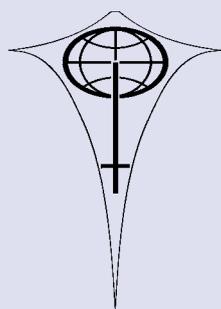
*For more information on the campaign and the pilot project, please see: [www.bignam.org](http://www.bignam.org)*

**A Basic Income Grant**

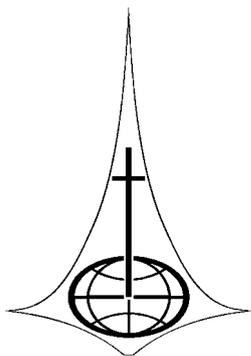
The Evangelical Lutheran Church in the Republic of Namibia (ELCRN) in collaboration with a civil society coalition is advocating a Basic Income Grant (BIG)—a monthly cash grant paid by the state to every Namibian citizen regardless of age and income. The amount paid to people who are not in need is recuperated through the tax system. The BIG is based on the principles of universalism, a rights-based approach



Bishop Dr Zephania Kameeta © D. Haarmann



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# Stewardship of Wealth – Overcoming Poverty

## LWF Sunday 2007

September 2007

Dear sisters and brothers in Christ,

During the early years of the Christian church, communities of believers were scattered across long distances, each small congregation seeking to be faithful in its individual culture and setting. We know that Paul wrote letters to these communities, thanking them for their faithfulness in the gospel and both challenging and encouraging them in their faith. Within this historic tradition, it is my privilege to greet you on behalf of all our brothers and sisters in the Lutheran communion. Grace to you and peace, from our Lord and Savior Jesus Christ.

On this LWF Sunday, Lutherans from the 140 member churches of the Lutheran World Federation will gather in 78 countries in all parts of the world to worship in a variety of languages and cultural settings. All will come filled with the gifts of the Spirit and the creativity, imagination, and passion for the gospel that seeks to love the neighbor for Jesus' sake, and care for the good of all that God has made.

In some churches, mainly but not only in Latin America, these words will be sung at the time of the offering:

Lord, bless the bread you have given,  
and give bread to all who are hungry,  
give hunger for justice to those with bread.  
Lord, bless the bread you have given.<sup>1</sup>

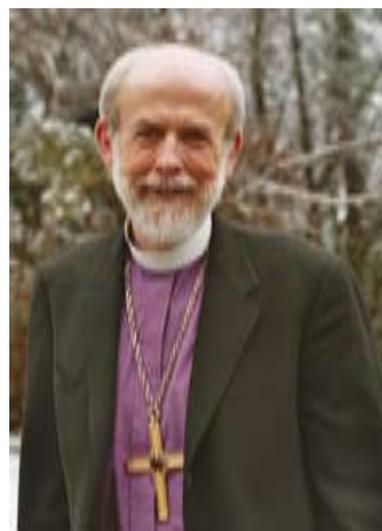
The words of this hymn provide a challenge for us: How do we within the Lutheran communion live out our relationship as brothers and sisters in Christ in a world divided by unshared bread?

Martin Luther, in his explanation to the Lord's Prayer in the Small Catechism, encourages us to consider that daily bread is not only food, but all that is needed for a full life: food, drink, clothing, house, farm, fields, livestock, money, upright members of the family, good government, good weather, peace, health, decency, honor, good friends, faithful neighbors.

When we, the baptized people of God, pray the words, "give us this day our daily bread,"

we recognize that daily bread is offered to the whole human family from our gracious and generous God, as a gift. We affirm our total dependence upon God for all things. We acknowledge God's gracious intention that all people will share in daily bread. We confess that this good gift is misused and abused in both individual and systemic ways which create unconscionable human suffering. In response to God's love we commit ourselves to care for one another, the community and all of creation.

As brothers and sisters within the LWF communion, this prayer is both a challenge and an opportunity for us in our life together, as through our liturgical worship and diaconal life we become daily bread for one another.



Presiding Bishop Mark S. Hanson  
© LWF/H. Putsman

Bishop Mark S. Hanson  
LWF President

<sup>1</sup> *Bendice, Señor nuestro pan* (Lord, bless the bread)  
Thuma Mina 136, melody and text: Federico Pagura

## From Invisibility to Belonging

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Made in the image of God, all people are equal. The dignity and value of life is a gift of God. Poverty cannot detract from this dignity and wealth adds nothing to it. However, there are situations of poverty that mock human dignity and there is also a false hope in wealth. God made us to depend on and bear responsibility for one another. Excluding people from societal life and denying them participation is a sin before God.

“Righteousness Exalts a Nation—Poverty and Wealth”  
Declaration of the 10<sup>th</sup> Synod of the Evangelical Church in Germany, November 2006

We gather in the name of the Father who creates and sustains life through his blessing, and of the Son who transforms the lives of the rich and poor and of the Holy Spirit who calls us to be in communion with one another.

### Confession of Sin

---

We live in a world, in which those who have more are granted greater status and prestige, and those who have little or nothing are paid little heed.

We acknowledge that this also occurs in our lives and in our congregations and churches. Material goods, status and prestige are often important to us.

We are afraid to look into the eyes of poverty. We suspect that this might endanger our lifestyles and habits.

**Lord have mercy.**

We long for life's bounty,  
We set forth on a path, purchase more and more material goods,  
and chase after more and more spiritual goods.  
We do this as if we did not know that you, God, are already on your way to meet us.

Instead of greeting you with open arms, we fill our hands with nothingness.  
We allow for too little room for our faith in the bounty of life arising from your grace.

**Lord have mercy.**

We do not know how to cope with poverty nor do we know how to deal with wealth. We view ourselves as victims of global trends with no power of our own.

We rarely take the opportunity to change things closer to home.

We lack the courage and the creativity.

We do not trust enough that the mustard seed can grow to loom over all the shrubs and that birds can nest in its branches.

**Lord have mercy.**

### Words of Forgiveness

---

For the mountains may depart and the hills be removed,  
but my steadfast love shall not depart from you,  
and my covenant of peace shall not be removed,  
says the Lord, who has compassion on you.

*(Isaiah 54:10)*

“Poverty makes people invisible, anonymous, insignificant, they don't count because they are not useful to the actual economic system. In Argentina, we quite often compare society with a plate. We say that in the past there were people living in the center of the plate and people living on its border. But at this time, many people are no longer on the border; they are falling from the plate's edge and disappearing. They are nobodies. They do not exist.

To make matters worse, illiteracy contributes to the sad condition of being nobodies; they don't have any way in which to defend themselves, to raise their voices.

In a world of nobodies, God says that we all belong to a family, to God's family. There are

no longer people who are invisible or anonymous. There are no longer people who have more right to live than others. All people are citizens through Jesus Christ. They are people with the same rights, all of them justified by Jesus, and because of that, all members of God's family.

We are not a group of crazy people dreaming of a better world. We are the people of God, citizens with the same rights, not anonymous and no longer nobodies. People of God with names, identities, stories to share. Therein lies our hope, our strength, our faith and joy.”

*Excerpts from the sermon by Rev. Sonia A. Skupch, 2007 LWF Council meeting in Lund, Sweden.*

## Biblical Perspectives on Poverty and Wealth

The Bible speaks freely on the topic of wealth. It looks into where wealth comes from and how people deal with it. The Bible also speaks of poverty in clear terms, and asks about the well-being of those in poverty and how this can be changed. The question arises time and again what God has to do with all of this and what effect this has on relations among people.

Some narratives describe how people experience **wealth as a blessing** and how they perceive the abilities and goods that they enjoy as gifts from God. They also understand that, as part of this blessing, God imparted upon them the responsibility of using their wealth appropriately—to serve the needs of others and to honor God.

- **Genesis 41** describes how Joseph organizes the Egyptian harvest in seven prosperous years to provide sustenance for the seven coming years of famine, while being able to support other nations as well.
- The parable of the talents in **Matthew 25:14–30** teaches us not to become complacent with all that we have received but to become active in the use of our gifts.

Wealth can, however, pose a danger as well. When wealth leads to a false sense of safety, the rich become vulnerable themselves.

- The parable of the rich farmer in **Luke 12:16–31** is clear in its message that those who place all their trust in their wealth are in fact wasting their lives.
- **Deuteronomy 8:17–18** is a reminder that God, not human power and might, is the source of all wealth.

Wealth not only represents a danger to the rich and their relationship to God, but also to a life together in society.

- The parable of the rich man and Lazarus in **Luke 16:19–31** demonstrates how obstinate the rich can be in shutting their eyes to the needs of the poor.

- In **1 Corinthians 11:17–22**, Paul warns the Corinthians that abuses of wealth within the church threaten the church's very being.

From the biblical perspective, wealth must be held up to the **standard of righteousness**. The Bible makes it clear that **poverty is a scandal**. Poverty creates the conditions that force people into states of extreme dependence, which in turn leads to forms of exploitation. The Bible comes out against this type of structure and encourages its readers to do so as well.

The *prayers and psalms* of the Bible are exemplary in their depiction of:

- how poor people bring their plight before God, and lament their woes in detail. See for example **Psalm 22 and Psalm 55**.
- how people are carried by their trust in God seeing their suffering, and in their faith that he will change the power structure involved. **Psalm 34, Psalm 146**, and Mary's Song of Praise in **Luke 1:46–55** all articulate this faith and hope.
- how people ask God for their daily bread. This prayer features prominently as part of the Lord's Prayer in **Matthew 6:11**.

*Biblical law, prophetic writings, and psalms* make it clear that each individual has the right to have their basic needs fulfilled such as food, clothing, lodging, education, and work. Laws that legally sanction structures that are anchored in justice go far in fighting poverty. Such laws grant people rights and recognize them as subjects of the law.

- **Deuteronomy 14:28f and 15:1–11** lays down rules for dealing with money and goods, which are to be used to prevent poverty.
- **Isaiah 10:1–4** warns the powerful not to corrupt the law, which is particularly important in protecting the poor and the weak.
- **Psalm 82:3** boldly demands: **“Give justice to the weak and the orphan; maintain the right of the lowly and the destitute.”**

I want to improve my life, but if I cannot do anything for myself I can at least try to make my children's life a better experience than my own. I wish my children and especially the girls will be educated then they can also educate others. I hope that the different problems we face today can be reduced at least, to stop to inherit our problems to the next generation.

Jamila Haji Abdulahi, a mother of nine children, from Wajita / Abnas. LWF/DWS Ethiopia Program 2006 Annual Report, p. 11.

We used the power of organization and consensus to become proactive. We learned that we didn't need to sit passively waiting for charity, but that we had the rights and responsibility to pursue a better life through peaceful, participatory and sustainable advocacy and development practices.

Mr Tos Por, Village Development Committee chief, LWF/DWS Cambodia Program 2006 Annual Report, p. 7.

The LWF Departments for Theology and Studies and Mission and Development provided material for this year's publication. Background image: "Savings Bring Prosperity" © RDRS More about LWF Sunday on the LWF Web site

## Intercessions

God, you have created us people to live together in community. Our relationships are, however, deeply divided as the poor are stuck in ghettos while the rich build their own. This is threatening to destroy our society and to disfigure our humanity. Give us the strength to break this cycle.

**Let justice roll down like waters, and righteousness like an ever-flowing stream.**

We need places where the rich and poor can come together to share with one another. Help us turn our church into a place where the impoverished and the wealthy find grace and forgiveness.

**Let justice roll down like waters, and righteousness like an ever-flowing stream.**

We need eyes that are able to see injustice, and the resolve to do your will. Grant us the courage to change and the strength to act, so that the hungry no longer need to beg at the tables of the rich, so that the homeless no longer reap scornful looks from the affluent, so that children need no longer fear for their futures.

**Let justice roll down like waters, and righteousness like an ever-flowing stream.**

You have created each and every one of us with an inalienable dignity. Help us to see others as part of your beloved creation and to treat each other with reverence and respect. You have endowed each one of us with abilities and talents. Instill in us the desire to use them for the good of society and the will to develop them together.

**Let justice roll down like waters, and righteousness like an ever-flowing stream.**

You have made your creation magnificent. Enable us to see this wealth as a gift, and instill in us the desire to share it. Let us recognize how much we need each other.

**Let justice roll down like waters, and righteousness like an ever-flowing stream.**

## Hymn

Bendice, Señor nuestro pan 136  
Gott, segne uns unser Brot / Lord, bless the bread

Argentinien



1 Ben - di - ce, Se - ñor nues - tro pan,  
2 Gott, seg - ne uns un - ser Brot,  
3 Lord, bless the bread you have giv'n.



y da pan a los que tien - en ham -  
und gib al - len Brot, die hung - rig sind,  
and give bread to all who are hung -



bre - v ham-bre de jus - ti - cia a los que tien - en  
und gib Hun - ger nach Ge - rech - tig - keit den Sat -  
ry, give hung - er for jus - tice to those with



pan. Ben - di - ce Se - ñor nues - tro pan.  
ten. Gott, seg - ne uns un - ser Brot.  
bread. Lord, bless the bread you have given.

1 = spanisch, 2 = deutsch, 3 = englisch  
Melodie und Text: Federico Pagura. 2: Dieter Trautwein, 3: Donald Wetherick.  
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(Thuma Mina)

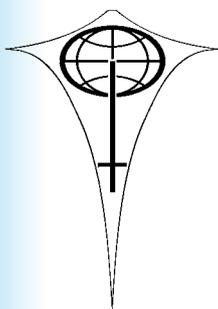
## Blessing

O God, you made heaven and earth  
**watch over us**

O God, you embrace your people,  
**keep us from harm**

O God, you protect us as we come and go,  
**bless us now and forever.**

From: *Koinonia. Services and Prayers*  
(Geneva: LWF, 2004), p. 134. Available on  
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