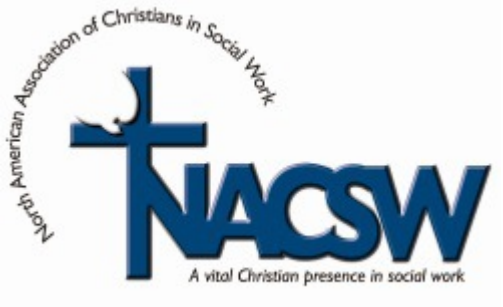

"Radical Christian Innovations in Social Work and Social Welfare"

Thank you for taking part in this home study text-based course. The purpose of this course is to draw attention to the innovative work being done by Christians and congregations within the field of social work. The articles contained in this course address movements begun by Christian social workers and the implications for practice based upon those movements and innovative practices.

The following text-based course contains six separate readings pertaining to the use of a faith perspective when looking at social work. The articles are as follows: *Congregations Globalizing Social Justice: International Inter-Congregational Relationships* by John Cosgrove, *Saddleback Church and the P.E.A.C.E. Plan: Implications for Social Work* by Katy Tangenberg, *The New Monastic Movement: A Case Example of Reba Place Fellowship* by Mackenzi Huyser, *The Catholic Worker Movement: Communities of Personal Hospitality and Justice* by Helen Deines, *Ten Thousand Villages: Partnering with Artisans to Overcome Poverty* by Terry A. Wolfer & Katrina del Pilar, and *Churches Reaching the Very Poor with Savings-led Microfinance in the Dominican Republic, Kenya, and the Philippines: Results of a Pilot Test* by Russell P. Mask and Benjamin P. Borger. Contact information for each author can be provided upon request. At the conclusion of each article, you can find a complete reference section to support the readings.

After completing this course, participants will be able to:

1. Explain International, Inter-Congregational Relationships (IICRs) and consider a model for an IICR that is rooted in social justice with a development orientation.
2. Describe P.E.A.C.E. Plan, including its history, its relationship to Warren's Purpose Driven ideology, international and local components, strengths, limitations, and implications for professional social work.
3. Describe the structures of both Reba Place Fellowship as well as Ten Thousand Villages, along with strengths and weaknesses of both organizations.

4. Explain the reasons with the promotion of informal savings and credit associations (SCAs) by local churches reaches the poor far more effectively than traditional MED.

Upon completing the reading section of this course, please take the 25 question post-test located on the website provided to you when you purchased this course. After achieving a score of at least 80% and completing a training evaluation, you will receive your CE certificate verifying that you have earned 4 continuing education contact hours approved by the Association of Social Work Boards.

Thank you again for your interest in this course, and for your interest in this critical area of social work.

Congregations Globalizing Social Justice: International Inter-Congregational Relationships

John Cosgrove

This paper expands upon an exploration of phenomena variously known as "twining,"" partnering," or "sistering" between local communities of faith, whether they call themselves as "congregations," "parishes," or simply "churches"—one being located in a " developed" and the other in a "developing" country. These relationships are referred to as International, Inter-Congregational Relationships (IICRs). They are manifestations of continuing efforts by congregations to relieve suffering among all members of the human family. Some IICRs, more than others, challenge and enable institutional and personal change in both partners in the relationship, including the creation of new levels of critical consciousness and enhanced capacity for informed social action. A model for such an IICR, firmly rooted in social justice and with a social development-orientation, is presented. It offers opportunities for otherwise busy North American social workers to make truly invaluable contributions to the promotion and effectiveness of these faith-based relationships as it opens potential new avenues for international social work.

U**nless you have visited some of the poorest communities** on this planet, on first sight, you might say that the Haitian village of Pignon is the most wretched place on earth. However, if you went to a neighboring village in the same country, or worse, to its cities, you would have new measures for the miserable depths of poverty and powerlessness. Then you might remember that Pignon had a school with a record of good of attendance, and maybe you would recall the small but well-stocked clinic and the line of patients outside. These resources probably did not exist in the other villages or were less advanced. Then perhaps you would recollect that there were more pigs, chickens, and goats in the yards in Pignon and more goods in the village market. You might also have noticed that the people in Pignon held their heads a little higher and talked about a future and having some say in that future. This sense of agency, of control over one's fate, would be muted or absent in most of Haiti.

This story speaks to the resilience of the desperately poor and most marginalized. This resilience, like the mustard seed, can flower with very little sustenance, as it did in this case, into a wonderful expression of human empowerment. In Pignon and in thousands of other communities all over the poor, so-called developing world or Global South, that sustenance comes from a special relationship with a local religious congregation from the wealthy, so-called developed world or Global North.

In this paper, the emerging understanding of the characteristics of IICRs will be presented, followed by a discussion of key historical and current forces which have contributed to the beginnings and growth of IICRs. There will then be an elaboration of an IICR model which will include additional illustrative examples from actual IICRs. As the elaboration of the model unfolds, the need and opportunity for social work involvement will begin to become apparent and the forms that involvement can take will be suggested.

What Are International, Inter-Congregational Relationships?

The definition of IICRs is essentially that an IICR is an ongoing relationship between two congregations, one of which is located in the developed and one in the developing world. The parties to the relationship perceive, to varying degrees, material and spiritual benefits for both in the IICR and for the larger communities in which they are located. The relationship also reflects some combination of the unique qualities of each party. The fact that the constituent parts of IICRs are congregations is significant. Congregations create strong bonds among their members by virtue of their involvement in key points in members' lives, among which are birth, coming of age, marriage, and death. In addition, they are sources of spiritual nourishment and often assist with personal, interpersonal, and material needs of members. That both parties in an IICR share these characteristics as well as similar belief systems lays the groundwork for the possible formation of unusually strong relationships with synergistic potential.

A primary relationship between a church and another kind of organization, e.g. a school or hospital, while having its own special value, is by its nature different and precludes the kind of intensity that can be anticipated in a relationship between peer organizations with the qualities just cited. One-time or intermittent associations too are valuable, as in the response to a catastrophe or an acute need, but they are not conducive to the relationship building that makes for collaborative action. The interrelationship of more than two communities of faith complicates coordination already made difficult because of distance and can diffuse energies. Domestic and international twinning have much in common. There are communities in the U.S. with levels of deprivation and marginalization that approach those in the developing world. Would they exist if our nation made up its mind to do something about them? That is a fair question. However, in the Global South the "least of these" are not only more visible, more consistently and profoundly desperate—they are in the overwhelming majority.

Although, some denominations are more active than others in particular regions, e.g. the Catholic Church in the Caribbean and Latin America (from which my experience comes), IICRs can be found under a wide variety of auspices throughout the developing world as well as in the former Soviet bloc countries. IICRs are an almost exclusively Christian phenomena coming out of the call to "mission" and often a product of changing missiology. For example in a Catholic context, Nordenbrock (2004) discusses the transition between a model of mission in which the laity supported full time missionaries to one in which the laity are encouraged to take a more active role.

Another general distinction may be made among IICRs. That is the degree to which the values underlying the relationship and its expression come more from a "charity" or donor-recipient orientation versus a "social justice" or a social development orientation. The former tries to answer immediate needs while the latter includes attention to the etiology of the problems that resulted in those needs. In reality, IICRs progress in much more complex ways and may be at different places on this continuum over their history. Nonetheless, this distinction, along with the fact that IICRs link two individual Christian churches, combined under the term International Inter-Congregational Relationships, may be a useful starting point in making better some sense out of international faith-based efforts that are dissimilar. This is true despite the fact that they might call themselves by similar names or, conversely, use different names when they are, in fact, much alike. Before proceeding to the discussion of the development-orientation model of IICR's and its implications for social work, we will consider the evolution of social and theological thinking and praxis of the last third of the twentieth century in which IICRs had their genesis.

Origins of International, Inter-Congregational Relationships Background

The seeds of IICRs can be found in the pace and direction of recent economic, political, theological, and other developments. The size of our planet may not really have changed but it is becoming ever more the proverbial "smaller" place because of advances in communication and transportation that would have been unimaginable just a few years ago. Information from the farthest corners of the globe comes to the U.S. in "real time," i.e. as it happens. It is possible for people and goods to go almost anywhere, often in less than a day. Also, unfortunately, conflict, famine, disease, disaster, and a multitude of human problems now easily cross once impermeable natural and political boundaries. "Globalization," the process that brought the U.S. the technological advances, has brought, in addition, tremendous wealth and power to a few as well as great inequity and heightened vulnerability to the large majority of humanity.

Globalization, an amorphous and essentially amoral process, is most often understood in relatively narrow economic terms, with unfettered free markets as its driving force. The process tends to diminish the importance of national governments and local accountability. When this occurs, not only are the voices of the citizenry in developed countries weakened, but also the already precarious conditions of most in the developing world have been further compromised. The social impact of globalization, if considered at all, is predicated on optimistic, ideology-driven economic theories that have largely been invalidated as evidenced by their failure.

In the developing world, the demands of international financial institutions for "structural adjustments" and the effects of "Free Trade" have, on the one hand, undermined social supports like education, health, and welfare and, on the other, have devastated local economies (Kleinberg & Clark, 2000; United Nations Development Programme, 2005). In order to survive, millions have been forced on the dangerous and uncertain road of migration, leaving behind fractured and vulnerable families and communities that also depend on the success and sacrifices of the immigrants for their own survival. The social fabric of societies has been seriously frayed by the loss of vital human resources through the emigration of the most talented and educated young.

The responses of churches to the forces of globalization have been shaped by developments that began in the late 1960s and 1970s. Among these are theological and social theories that speak to the oppression of peoples and societies by larger economic and political systems. Theologies of liberation, which have in common the enfranchisement of the marginalized as a spiritual imperative, were first articulated in such seminal works as *A Theology of Liberation: History, Politics, Salvation*, originally published in 1971 (Gutiérrez, 2000). On the secular side, *Pedagogy of the Oppressed* (Freire, 2000), a foundational work on empowerment, initially appeared in print in 1968. These and other writings reflected and were reflected in new approaches to community and to development including grass roots, church-related movements like basic Christian communities which proved so popular that they led to efforts to replicate them in the Global North (Cosgrove, 1999).

Church sponsored delegations traveled south to accompany, on a part of their journey, the most oppressed and marginalized. Iwas part of a delegation to El Salvador nearly two decades ago. Our presence, and that of other delegations constantly passing through, gave visibility and protection to groups like the Mothers of the Disappeared, persecuted clergy, churches, and base communities. Our visits to authorities made them aware that there were people in the North who were monitoring the local situation and informing others, including their elected officials at home, about what they learned.

As contacts between churches in the Global North and South increased so did their familiarity and comfort with one another. At the same time, a growing ecumenicism was reducing barriers to cross-denominational collaboration. The consciousness raising experiences

of visiting Northerners spawned efforts to combine the best of secular and theological insights into guides in the struggle to engage in meaningful encounters with sisters and brothers in the South, as in Bryant Myers' enduringly popular *Walking with the Poor*: *Principles and Practices of Transformational Development* (2005).

Meanwhile, North American Christians of all denominations were attempting to deal with a sharp increase in immigrants fleeing civil conflict and deteriorating living conditions. The newcomers were, at best, tolerated, and at worst harassed and persecuted Churches began to offer "sanctuary"—shelter, solidarity, and services—to immigrants and refugees as they endeavored to find their way in our society; this despite the threat of arrest and imprisonment to those who assisted them (Coutin, 1993). This movement has reemerged in a slightly different form in response to a yet larger wave of economic immigrants (New Sanctuary Movement, 2008). To some, they are valued as a pool of cheap labor. Others see in immigrants a threat to their jobs, to already barely livable wages, and still others as endangering their way of life.

Churches have made policy statements about the connections between the mass influx of immigrants and refugees and the conditions in their native countries. For example, the first of the guiding principles regarding migration that were jointly developed by the United States Catholic Bishops and their counterparts in Mexico, the *Conferencia del Episcopado Mexicano,* was:

> All persons have the right to find in their own countries the economic, political, and social opportunities to live in dignity and achieve a full life through the use of their God-given gifts. In this context, work that provides a just, living wage is a basic human need **(**United States Council of Catholic Bishops [USCCB], 2003, para. 34).

Abrochure on church teaching on immigration for use in parishes recommends that, "In public policy terms, efforts should be made to address global economic inequities through just trade practices, economic development, and debt relief. Peacemaking efforts should be advanced to end conflict which forces persons to leave their homes" (USCCB, n.d. p.2). That would at least make migration a choice rather than a necessity; however, the chance of that outcome being realized at any time would appear, at best, remote.

The Emergence of IICRs

IICRs can be seen as another response by churches to social injustice in the developing world, a response that is immediate, direct and personal. Intentionally or not, IICRs mitigate some of the effects of immigration and with more deliberate intent IICRs can have some impact (see Development–Oriented IICRs below) on what "pushes" people to leave their families, communities, and way of life. The U.S. Bishops have encouraged these congregational linkages.

> One special way parishes have reached out in solidarity is through a process known as twinning, in which a parish in the United States develops an ongoing relationship with a parish in another part of the world. . . . We welcome "twinning" relationships and encourage the development of these relationships in ways that avoid dependency and paternalism. These bridges of faith offer as much to U.S. parishes as their partners. We are evangelized and changed as we help other communities of faith (National Conference of Catholic Bishops [NCCB], 1997. Chapter: Practicing Solidarity: Outreach and Charity).

The poorest and most marginalized of peoples in the world somehow persist. Not yet caught up in the obsessive materialism of the Global North, they are guided by traditions and beliefs in which communal and transcendental values still hold sway, often expressed in modest goals, centered on family and community. IICRs can offer them the hope of achieving these goals at the

same time that they can reinvigorate the lives and faith of the Northern participants. *A Spirituality of Solidarity* describes the risks and rewards of intense experiences with the peoples of the developing world (Swedish & Dennis, 2004).

The phenomenon of IICRs has grown into a movement. Research conducted by Georgetown University found 1,700 relationships between Catholic parishes and parishes outside the U.S. (Center for Applied Research in the Apostolate [CARA], 2003). Parish Twinning Partners of the Americas begun, in 1978 as the Haitian Parish Twinning Program before expanding to other nations in the region in 1999, matches congregations and otherwise facilitates IICR-type relationships (Parish Twinning Partners of the Americas [PTPA], 2008). It has over 600 members.(T. Patterson, personal communication, August 16, 2006), Sister Parish, incorporated in 1988, has almost a score of U.S. churches matched with others in Central America. The latter receive staff support from Sister Parish staff in-country. The organization includes work with mixed matches of congregations from different Christian denominations (Sister Parish Inc., 2008).

The rise of IICRs is described usually through anecdotal accounts of individual relationships in popular and religious literatures. Richard Fenske's book, *En La Buena Lucha* [*In the Good Struggle]: The Sister Parish Movement* (1996) is a still informative account of the background of and approach to IICR-type projects. One offering from the anthropology literature does give and in-depth view of the experience of a USand a Haitian parish and their struggles to practice a "noncontroling mutuality" in their relationship as well as the difficulty in avoiding reflecting "developed" world values in the type and level of activities promoted by the USparish (Hefferan, 2007). There is little else by way of systematic treatment of the subject available; Ihave summarized what is available in a recent publication (Cosgrove, 2008).

Ihave been privileged as well to have experience with three diverse IICRs in different countries which were, as well, at different points in their history. The Haitian IICR mentioned at the opening of this paper was well underway when Ibecame involved; it is now in its second generation of participants and has an extensive array of projects. Most of these are supported by fundraising events and grants from U.S. sources. This includes some supplementation of community-financed "microcredit" programs in which villagers invest and from which they take loans for various small scale or "micro enterprises." AJamaican IICR, with which Ihave worked with since its initiation almost three years ago, has employed technology to facilitate inter parish communication, providing software, cameras, and technical support supplied by the IICR committee members from the U.S. parish. Now, attention turns to providing similar assistance, through the local parish, to the large school to which all students who reside in wide a swath of this rural area attend. The hope is to use technology, not only for educational enrichment, but also to prepare young people for the incipient but increasing market for qualified personnel in their own communities and nearby towns. Other activities, e.g. a joint retreat with youth from both IICR parishes, are being planned. AGuatemalan IICR partner, which Irecently visited, is well established and has Sister Parish staff available to assist in developing and managing projects, to help them liaise with the U.S. parish and obtain support.

Development-Oriented IICRs

Again, IICRs may be differentiated according to whether their orientation is more one of charity or social justice. At least initially, the IICR must give immediate attention to any acute problems such as physical safety, hunger, and disease affecting the partner in the developing na

tion. However, if the IICR is not to remain a charitable enterprise and instead move towards a more encompassing social justice approach, it must nurture, develop, and apply the potential synergistic strength of which it is capable. The development-oriented model presented here posits that in order to accomplish this outcome several essential conditions should be met.

The relationship is envisaged by both congregations as a mutual one, not one of dependence of the partner in the South on the North. Mutuality will remain an ideal unless an ever-greater sense of solidarity, of common purpose can be fostered. That solidarity cannot be attained without close and frequent interaction that leads to the formation of individual as well as institutional relationships. An analogous sense of oneness and belonging to the larger communities of which each congregation is a part is also crucial to comprehensive social development that promotes consciousness raising and action by the IICR on both ends of the partnership. The capacity of the IICR to carry out this charge is enhanced to the degree that as many church ministries and members of both congregations are engaged and share ownership of the ICCR.

True mutuality between churches that are so unequal in fundamental ways is the hardest of the above conditions to conceive and requires conscious effort to achieve. The two sets of congregants are on opposite ends of the spectrums of physical security, well being, and personal freedom. One is more accustomed to being benefactor and the other a supplicant. It is difficult for these different experiences not to affect relationships, particularly in the early stages. Perceptions of status, roles, relational norms, and expectations shaped by these prior differential experiences can become difficult to change with the passage of time. As will be seen, it is around these and related issues that social work professionals can be extremely helpful.

In the Haitian-U.S. relationship, the intention of the founder and core supporters was rooted in social justice and the relationship progressed accordingly. However, much of the sponsoring U.S. parish initially saw the relationship as a work of charity. Iwas privileged to witness, over the course of several years, more and more of the parishioners adopt a developmental view of their IICR. This was due in large part to the monthly updates given by fellow parishioners who had been to Pignon, at all the services on that weekend. There were annual visits by the Haitian pastor; messages in the church bulletin and photos of the Haitian parish and its members were posted in the sanctuary. Parishioners eventually even inquired after the well being of individuals they felt they had come to know but never met. When solidarity becomes more personal than theoretical, many things are possible.

Social Work and IICRs

Social work has been prophetic in its view of the interrelatedness of the societies and peoples of the world. We have been getting together with our colleagues from around the globe since early in the last century (Healy, 2001). Social Workers of faith have an even stronger sense of the oneness of the human family. That our profession places importance on social workers having a global perspective is testified to by the mandate that related content be included in our professional formation (Council on Social Work Education [CSWE], 2004) and the reinforcement of that importance in our Code of Ethics (National Association of Social Workers [NASW], 1999).

Thus, social workers are not strangers to the dynamic and pernicious interaction of poverty and powerlessness, including on the world stage. However, sensitivity to these issues can frustrate those who feel drawn or called by personal and professional values to reach out to sisters and brothers in the developing world but whose careers, family, and other obligations do not permit long-term overseas commitments. IICRs provide an opportunity for otherwise busy

social workers to have significant and meaningful, but time-limited, hands-on involvements with faith-sharing peoples of the Global South.

Our heightened awareness and appreciation of the effects of global forces on vulnerable populations actually makes Northern social workers ideal catalysts for the initiation of IICRs. Asocial worker's definition of social development as "a process of planned social change designed to promote the well-being of the population as a whole *in conjunction with a dynamic process of economic development*" [italics added] (Midgely, 1995) is not the same as globalization as we are experiencing it. What is more, social workers have the skill sets to assist congregations in the process of establishing and maintaining an IICR. Indeed, it could be persuasively argued that while social work skills may not be sufficient in themselves to start and keep and IICR going, they may well be vital to assuring that it becomes a mature and successful entity.

Group skills are especially relevant. Social ministry or social justice committees are apt to be charged with the responsibility for partnering or separate bodies may be set up for that purpose. In the language of groups, social workers can help in the "forming" and "norming" of whatever organizational unit is charged with this responsibility and then participate in their "performing." Much like any other task group, the committee needs to learn to work together to come up with linked goals, objectives, activities, assignments, and schedules for fulfilling their charge. In addition, task groups require someone to model or engage in facilitating behavior. Another tool in the social work repertoire is the use of team-building exercises, e.g. trips to communities or to cultural events of the ethnic group of the intended partner. These activities advance group development and get members with disparate backgrounds "on the same page."

As a relationship progresses, still other group skills will be called upon to prepare Northern delegations prior to any exploratory or subsequent visits (the general practice is that there be at least annual visits) as well as to debrief delegates on their return. This is an on-going task as there are hopefully some new people to prepare in each year's delegation as part of the effort to engage the total congregation.

With our background in relevant substantive issues such as globalization and cultural diversity, social workers can identify suitable educational inputs—publications, websites, speakers—for group education and discussion. In these sessions, social workers know how to sensitively reach for and surface concerns as well as preconceived notions about their destination and those who live there. Normalizing the existence of the latter is particularly beneficial. We all fill the inevitable gaps in our knowledge of totally new situations and environments with imaginative extrapolations on what we *do* know. Beyond that, there is the matter of aiding delegates to move toward the resolution of any resulting cognitive dissonance; that is, conflicts between what they "know" in the face of sometimes contradictory new information.

During actual visits to the Southern partner, local residents there may demonstrate ambivalence born of deep-seated feelings of inferiority mixed with gratitude and resentment. These complex dispositions can be reflected in socially restrained, deferential, or manipulative behaviors. At the same time, Northern visitors can harbor a less than conscious paternalism and/or they may have feelings of guilt or a need to be accepted. The expression of these feelings in behavior can confuse local people or encourage manipulation by them. For example, relationships can become more influenced by differences in respective material assets 385

than they need be. These dynamics require the sensitive mediation of a social worker, hopefully one who has made a real effort to acquire some knowledge of the history and culture.

Subsequent debriefings, even more than preparatory sessions, should be mandatory. Debriefing sessions deal with more experiential and emotional material. Once more, there are common reactions to be normalized, e.g. the frequently short-lived enthusiasm of family and friends for hearing *all* the returnee wants to tell. The typically brief IICR visits to the Southern congregation, usually a week or so, diminish the likelihood of serious personal and interpersonal readjustments. However, should these occur, who better than a social worker to assess the nature of these issues and know where to find the best assistance?

As far as the application of other practice competencies in IICRs goes, there are many options. The possibilities depend on the outcomes of a mutual, comprehensive assessment of need leading to the establishment of priorities set by those who must live with the results, usually meaning the Southern partners. Skill selection and emphasis will and should be different from the modalities that are in demand in developed nations.

Mezzo and macro skills are dictated by the fact that the ultimate targets for change are frequently external to the community, among them unresponsive or oppressive governments, unstable markets, and manmade and environmental threats. In addition to immediate, temporary, direct service and advocacy, other interventions should simultaneously be considered. One of these interventions, namely advocacy, may draw on the energies and resources of a conscientized Northern congregation. It may be a coordinated attempt, in both countries, to free a friend of the IICR from prison or assure freedom of religious expression or, as a more long-term strategy, to secure a voice and representation for the Southern community in local affairs.

Other steps could be taken from the beginning to develop local capacities to better address those problem targets through enhancing "human and social capital." Projects that involve adult literacy, improved sanitation and other public health functions, food security or public safety—all investments in human capital—would improve general well being and produce fundamentally more capable, confident workers and citizens.

Social capital—the social networks and organizations that intercede with governments and other power centers on behalf of individuals and communities—can be enhanced through community organization techniques that savvy social workers use to aid in "indigenizing," i.e. adapting to the culture and the local level of sociopolitical development. Discerning and respecting existing mutual support networks and natural helpers and integrating them into new efforts to create of opportunities for group decision making and leadership all increase social capital.

These endeavors could lay the groundwork for more focused economic and political capital improvements, including microcredit/enterprise ventures and the nurturing of more organizational manifestations of a civil society formed around occupation, gender, and other common interests, e.g. cooperatives, unions, women's, youth, and recreational organizations.

Despite a lessened emphasis on more strictly clinical issues, if these issues are identified in the comprehensive mutual assessment process, social workers can assist in devising culturally meaningful interventions that would have desirable cost effective/benefit outcomes. Preventive and therapeutic interventions that require minimal investment, e.g. community education, psycho-education and other techniques, may ameliorate problems or slow or stabilize dysfunction until more appropriate services are available or, if need be, developed.

Social worker assessment and research skills could assure a more accurate grasp of problems, of available resources to meet related needs, and the identification of which needs

those resources are unable to meet. Social workers from the Northern partner could assist in program planning and administration and evaluation. Furthermore, while local material support is important, fundraising events and the pursuit of donations and grants, things covered in social work education and increasingly experienced in practice, seem especially fitting activities to be conducted by social workers in the wealthier North.

Some words of caution for a Northern social worker practicing in a developing country are called for. Practice with diverse populations back home may help you in relating to people of different cultures, but a foreign social worker will be working within institutional and service structures whose values, modes, and norms of operation and ability to respond are very different, not always explicit, or easily discerned. Moreover, you are in a place where you have no recognized standing. Another caveat is that when in a situation in which everything is new and strange, there is a tendency to turn to what is comfortable. In the case of social workers, that may be your area of special expertise. There then is the danger of that expertise becoming your "hammer" and you narrow your focus, looking at local problems as possible "nails" on which you can exercise that expertise; this can happen despite the fact that a fuller assessment or local priorities may point to relatively more important issues. Trust the soundness of your professional formation and brush up where you need to; there is too much to do and too little time to do it.

Next Steps

Despite the expenditure of multiple billions of dollars and the occasional successful humanitarian and development projects, the world is not a better place for having become a "smaller" one. For the great mass of humanity, life has gotten progressively more difficult, impersonal, and despairing, certainly not ideal circumstances in which to nurture body and soul. IICRs, especially those with a developmental orientation, and we social workers may be part of their and our "salvation."

Although many people, especially churchgoers, have heard about IICR-type arrangements, fewer have experienced them. Still fewer social workers recognize how much they have to contribute and to gain professionally and personally from participating in IICRs without making radical changes in their lives Hopefully, this article will inform, stimulate, and provoke discussion among members of our profession about working with IICRs. Encouragement of networking among IICRs, including across denominations, could make available an important source of mutual support and of guidance. If social workers were also better represented in those networks, it would be more likely that "best practices" would be culled from the exchanges of experiences. For me and those who would share my interest in IICRs and enthusiasm for them, this would be part of our learning that is still very much a work-in-progress.

Specific recommendations for future research include increasing the breadth and depth of our understanding of these relationships and of the congregations from which they were formed by looking at much larger samples, as in a survey. Such efforts would offer a more detailed framework in which to test and refine what has been set forth here. Case study methods would flesh out that framework much better than simple anecdotal accounts. Either methodological approach would inform the other or they could be combined.

Also of interest would be an examination of whether the IICR-type approach could be adapted by fraternal, service, and other organizations with cohesive internal bonds, altruistic or strongly pro-social values, and relatively modest-sized, "knowable" memberships—organizations which have counterparts in developing countries, both of which are willing to join in a continuing, purposeful relationship.

With a social development-orientation, that relationship could unite these organizations in simultaneous, mutually reinforcing, small-scale community development, case and cause advocacy, and consciousness-raising. Like the IICRs, these joint enterprises would be at once comprehensive, targeted and personal—harmonizing the human family community by community.

We live in a society that arguably has the means, if not the will, to meet the basic needs of all its citizens. The vast majority of humankind does not have the luxury of coming close to considering that as a possibility. They lack the appropriate human capital for their development and are losing much of what they have to wealthier nations. To the extent that there are material riches in their countries, those assets are too often controlled by national and international elites who seem disturbingly oblivious to the continually deteriorating conditions around them. Christian churches have attempted to address these inequities in ever more empathic, comprehensive, and effective ways. International, Inter-Congregational Relationships are one those ways, a powerful one, in which both hands and hearts touch and together plant seeds and nurture the future. Social workers who are people of faith are given the chance in IICRs to bring all of who they are to making such connections a reality.

Soon a nursing student and a medical student will be graduating and returning home to Pignon, not emigrating. Much has changed in that community as well as in the U.S. partner parish and its congregants. These once "charitable" Northerners who have "watched" these young people grow, now understand that giving and receiving are sometimes difficult to distinguish.v

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Saddleback Church and the P.E.A.C.E. Plan: Implications for Social Work

Katy Tangenberg

Developed by Rick Warren and others at Saddleback Church, the P.E.A.C.E. Plan represents an innovative approach to short-term missions intended to holistically address social and spiritual needs. This paper provides an overview of the history of the P.E.A.C.E. plan and its relationship to Warren's Purpose Driven ideology, a description of plan components internationally and in local U.S. communities, and discussions of plan strengths, limitations, and implications for professional social work. Sources include P.E.A.C.E. plan materials developed by Saddleback Church, journalistic accounts, attendance of a two-day P.E.A.C.E. training, and a review of interdisciplinary scholarship exploring the relationship of social work to missions activity, religious influences on community development, and political initiatives encouraging further faith community involvement in social services. The paper specifically focuses on shifting evangelical priorities represented by the P.E.A.C.E. plan that emphasize Christian responsibilities for alleviating major global problems including poverty, hunger, illiteracy, disease, government corruption, and spiritual emptiness.

D**iscussions of shifting evangelical priorities suggest re**invigorated concerns for alleviating social problems, including hunger, poverty, illiteracy, environmental dangers, and lack of health and child welfare resources (Gilgoff, 2007). Although a number of prominent evangelicals have expressed commitments to such issues for many years (Bakke, 1987; Campolo, 1991; Perkins, 1993; Sider, 1982; Wallis, 1981), mainstream discourse has typically been dominated by evangelical alliances with the Republican Party and focus on issues of abortion and gay marriage. Renewed evangelical interest in social welfare concerns may encourage greater mutual understanding between evangelicals and professional social workers despite frequent paradigmatic differences in their service approaches, strategies, and evaluation methods.

The "P.E.A.C.E. Plan" developed by Rick Warren and others at Saddleback Church in Lake Forest, California, provides an example of a missiological innovation that emphasizes the role of local churches in ameliorating social problems in the U.S. and abroad. Best known for his book, *The Purpose Driven Life*, Warren's purpose-driven philosophy emphasizes trust in the Bible and God's unique purpose for each person. In the last few years Warren (2007a) has expanded the individual orientation of *The Purpose Driven Life* to boldly describe the potential collective power of parishioners and church networks to effectively tackle major global problems. Warren's vision and strategies reflect mega-church goals of vast evangelical outreach coupled with strong financial, technological, and human resources (Thumma & Travis, 2007).

The P.E.A.C.E. plan is a mission effort to facilitate direct social and health service delivery by congregation members locally and internationally. Warren asserts that many American churches have abandoned their social responsibilities by overly relying on para-church and secular organizations to provide physical, spiritual, and social support to vulnerable communities. The P.E.A.C.E. plan is unique in its extensive use of technological and training resources to reach church leaders internationally and encouragement of congregational small groups to go on short-term global outreach trips to assist local responses to pervasive problems Warren terms the "five global giants." These problems include: 1) spiritual emptiness; 2) egocentric leadership; 3) extreme poverty; 4) pandemic disease; and, 5) rampant illiteracy.

Groups are trained in five components of the P.E.A.C.E. plan modeled after the earthly work of Jesus Christ. Together, the components create the acronym P.E.A.C.E.. They include: 1) Promoting reconciliation; 2) Equipping servant leaders; 3) Assisting the poor; 4) Caring for the sick; and, 5) Educating people. At Saddleback, the P.E.A.C.E. plan has drawn on the collective power of over 3000 small groups affiliated with the congregation to facilitate service projects in Southern California and partnerships with "Purpose Driven" churches abroad.

This paper is based on P.E.A.C.E. plan materials developed by Saddleback Church, numerous journalistic accounts of the P.E.A.C.E. plan, and attendance of a P.E.A.C.E. plan training for American pastors and church leaders at the Saddleback campus on May 15-16, 2007. To date, no scholarly articles or books about the P.E.A.C.E. plan have been published. Assessment of the innovation's strengths and limitations and implications for social work practice andwelfare policy were based on professional literature reviews regarding the relationship of social work to missiological activity, religious influences on community development, and political initiatives encouraging further faith community involvement in social and health services

History

International and local implementation of the P.E.A.C.E. plan initially developed from Kay Warren's involvement of her husband Rick and the Saddleback congregation in African HIV/AIDSsupport and prevention activities. After reading a magazine article about the African HIV/AIDSpandemic in 2002, Kay felt compelled to develop an HIV/AIDSministry and initiated trips to Mozambique and South Africa to meet affected individuals and families. Rick Warren remembers that he was initially reluctant to share his wife's interest, stating, "That's great honey. I'm going to support you. It's not my vision" (Morgan, 2005, p. 34). In 2003, however, Both Rick and Kay Warren joined Darlene and Bruce Wilkinson, author of *The Prayer of Jabez* and ministers in Johannesburg, South Africa, to lead a Purpose Driven conference using digital satellite downlinks to reach 90,000 African pastors.

During this trip, Rick Warren met pastors in local villages and was humbled by their Christian commitment in the face of profound hardships. One pastor told him that he preached Warren's sermons on Sundays after walking 90 minutes to a post office each week to use the office's internet connection to download the sermons from Pastors.com. After hearing this story, Warren became committed to using his life to help pastors in Africa and other parts of the world affected by poverty and related health and social crises.

Warren remembers praying under the African sky that God would use him to help address the problems he had observed. This prayer inspired him to identify the five global giants, all of which were referenced in the Bible. Warren (2007b) wrote:

> As Isat there that night under the African sky thinking that God says, "Is there anything too hard for Me?" And, "Ican do more than you think or ask or imagine."
>
> I began to think, what are the big problems? What are the problems nobody's been able to solve so far? Icame up with those five. Ithen began the second question, which is, if those are the problems then what did Jesus do? What did Jesus do when he was here on earth? And Jesus did five things while He was here on this planet. He came to bring the kingdom of God and to announce the Kingdom of God and He did five things (p. 3).

The "five things" Warren referred to in this quote became primary P.E.A.C.E. plan components: Promoting reconciliation, Equipping servant leaders, Assisting the poor, Caring for the sick, and Educating people. Warren then centralized Purpose Driven principles in

Saddleback's international outreach and training efforts, and initiated articulation and development of a clear P.E.A.C.E. plan philosophy, framework, and activities. In October 2003, plans to formalize the P.E.A.C.E. plan began at Saddleback and Warren recruited others committed to his vision, including senior staff from the Purpose Driven organization, Curtis Sergeant from the Southern Baptist International Missions Board, and Mike Constantz from Campus Crusade for Christ.

The P.E.A.C.E. plan gained strength in 2004as Saddleback small groups became involved in international short-term outreach trips based on P.E.A.C.E. plan principles. Groups were matched with pastors in other countries wanting their churches to be identified as Purpose Driven. The Purpose Driven church network is currently a fairly loose non-denominational Christian network including approximately 400,000 pastors from 162 nations, most of whom have learned of Warren's work through his books, sermons, and training conferences. The network includes multiple nationalities, racial/ethnic backgrounds, church sizes, ages, and Christian traditions including Anglican, Quaker, Pentecostal, Southern Baptist, Reformed, Presbyterian, Lutheran, missionary, and non-denominational. Criteria include a commitment to balance five New Testament purposes of worship, fellowship, discipleship, ministry, and missions. Although some have questioned whether or not Purpose Driven churches are expected to replicate the seeker-sensitive oriented style of worship at Saddleback, Warren and others have emphasized the usefulness and generalizability of the Purpose Driven model across congregations. Pastors choosing to adopt the model can receive training through Purpose Driven conferences, DVD training materials, and access to Warren's weekly sermons on Pastors.com.

The P.E.A.C.E. plan facilitates opportunities for American small groups to join with church members, pastors, and local leaders to assess problems related to the five global giants and identify activities necessary for improving local social and health situations. Examples of such activities may include initiating micro-enterprise projects appropriate to the local economy and using churches as sites for medication and mosquito net distribution. During 2004, Warren also began emphasizing scriptural expectations of caring for the poor, allying with marginalized groups, and related Christian service obligations. Such discussions reinforced transformation of the Purpose Driven curriculum to further prioritize internationalization. In late 2004, Saddleback Church hosted its first HIV/AIDSconference addressing optimal ways of responding to the global health crisis.

The P.E.A.C.E. plan gained significant public attention in 2005 when Warren partnered with Paul Kagame, President of Rwanda, to develop means through which Rwanda could become a "Purpose Driven" nation. The Warrens visited Rwanda in March, 2005, and a month later, Kagame and his wife attended Saddleback's 25th anniversary event in Orange County. In July, the Warrens returned to Rwanda with a group of leading pastors from white and African-American U.S. churches. The group visited schools, clinics, churches, child-headed households, and sites of the 1994Rwandan genocide. Warren spoke of religious reconciliation and unity to a group of 9000 Rwandans gathered in a large stadium. Alan Wolfe, sociologist at Boston College, stated in an August, 2005, edition of the *Wall Street Journal* that Warren's trip to Rwanda would mark a historical transition to making questions of social justice central to American evangelicalism.

P.E.A.C.E. plan projects in the U.S. also began in 2005 when the Saddleback congregation participated in Warren's curriculum campaign titled *40 Days of Community.* Like the international P.E.A.C.E. plan, domestic P.E.A.C.E. efforts undertaken by Saddleback and other churches emphasize responses to the five global giants and the power of church networks and

small groups. Projects are based on the five following principles: P.E.A.C.E. is defined as Purpose Driven; P.E.A.C.E. is deployed through small groups; P.E.A.C.E. is designed to be holistic; P.E.A.C.E. is distinguished by lifestyle change; and, P.E.A.C.E. delivers God-sized results. The Saddleback project involved feeding the estimated 42,000 homeless people in Orange County three meals a day for forty days. To meet this goal of serving an estimated 5.8 million meals, each Saddleback small group assumed responsibility for homeless people in their own neighborhoods. Coordination assistance was provided by the Orange County Rescue Mission. The holistic approach of the P.E.A.C.E. plan was reflected in the following manner:

> When Saddleback Church held the first 40 Days of Community campaign, the goal was to address all components of P.E.A.C.E. through their church-wide food drive. They assisted the poor by collecting and distributing food, had ongoing Bible studies available to address their spiritual emptiness, provided literature regarding additional resources for jobs, housing, medical care, etc, and started a tutoring program to educate the next generation (2007b, p. 12).

Though 40 Days of Community campaigns last only 40 days, they are intended to provide catalysts for ongoing outreach and involvement. Local P.E.A.C.E. efforts have also included ministries in residential hotels and outreach events specific to clients and families involved with drug rehabilitation programs run through state corrections agencies and other organizations.

Late in 2006, the Purpose Driven Organization, funded largely from income generated from book sales of *The Purpose Driven Life,* ceased to function autonomously and was folded back into the organization of Saddleback church. Warren described the change as the year's "most challenging setback," though he reasoned that, "God had to hit us with a hammer on that one and say, "Idon't want you becoming an organization. Iwant this to be about my kingdom, not about another para-church organization" (p. 21).

During the first half of 2007, P.E.A.C.E. projects and trainings continued in the U.S. and internationally, and Warren has further emphasized ways Christian church networks can address major social concerns. In a May, 2007, article for a special issue of *Forbes* magazine focused on networks, Warren argued for a 3-pronged approach to alleviating global problems, drawing on the combined roles and resources of government, business, and the church:

> Governments set national priorities and agendas. Their role is to protect the people, preserve freedom, provide opportunity, and promote prosperity. Businesses and the rest of the private sector provide capital, expertise, technology, and management skills, all vital. But the church also brings several crucial missing elements to the table: the worldwide network of congregations offers universal distribution, a local presence everywhere, a large pool of motivated voluntary manpower, long-term grassroots commitment and built-in credibility with villagers. Governments are limited by geography and the sovereign rights of other nations. Businesses, even multinationals, must deal with the barriers of local customs and languages. But indigenous congregations face none of these barriers (2007a, p. 229).

As of May, 2007, more than 4000 members of Saddleback Church had gone to more than 65 countries to participate in P.E.A.C.E. plan projects, in addition to 3500 others who served overseas before the plan was launched. Warren has recently entered collaborations with Focus on the Family and other evangelical organizations to increase Christian involvement in adoption and foster care for children in the U.S. and abroad. Warren is also completing revision of his 1995 book *The Purpose Driven Church,* encouraging Christians to define and develop their individual

talents and purposes in local and international church contexts. Kay Warren has maintained involvement with Saddleback international activities, most closely through her work on HIV/AIDSrelated initiatives and education. Her book, *Dangerous Surrender* (2007), chronicles her efforts to end HIV/AIDSrelated stigma in the Christian community.

Specific Description of the Innovation

The P.E.A.C.E. plan is a unique approach to mission planning that involves several specific innovations related to philosophy, training, and educational materials. Warren describes seven features of the P.E.A.C.E. Plan that distinguish it from other mission approaches. These features include: 1) the Purpose Driven nature of the plan emphasizing God's biblical purposes for each believer; 2) emphasis on involving every member of the church in P.E.A.C.E. activities; 3) the capacity of the plan to directly link congregations in the U.S. and abroad; 4) focus on existing congregational small groups to facilitate plan leadership and missions activities; 5) the specific orientation of the plan toward targeting all five global giants in a holistic manner; 6) core value of respect for the local church and the potential power of church networks; and, 7) goals of reaching the entire world. Although several aspects of P.E.A.C.E. are consistent with goals of other missionary groups, the plan conveys a particularly energetic, confident, and ambitious approach to partnering small groups with international churches in efforts to address community-identified social and health problems. Through improved transportation access and internet communication, proponents of the plan suggest that worldwide Christian transformation and related social changes are more feasible now than ever before.

Warren and other leaders of the Purpose Driven Organization have relied extensively on technology to bring sermons, church campaigns, worship activities, and training opportunities to pastors throughout the world. Warren lauds technology as a major source of strengthening church networks, confronting global problems, and conveying evangelical beliefs consistent with the Great Commission (Matthew 28; 19-20). According to Warren's (2007a) *Forbes* article:

> In the early 1980s we used phones and faxes to communicate to our network of members. In 1992 we became the first church on the Internet. Today we use podcasts, blogs, webcasting, text messaging, and even YouTube and MySpace to keep in touch with members. The Church has always used the best technology of the day to disseminate the Good News (pp. 229-230).

The P.E.A.C.E. Plan is also innovative in its uses of assessments and tools known as KITS(Keep It Transferably Simple) and "In a box" training materials to teach disease prevention, life skills, marital enhancement, employment preparation, and other topics in the U.S. and abroad. The malaria prevention materials presented at the May, 2007, P.E.A.C.E. training included a large picture book that told the story of a boy contracting malaria, being taken to the clinic by his parents to receive medication, the parents then receiving education regarding disease transmission by mosquito bites and instruction on appropriate use of mosquito nets, and ultimately teaching extended family members and friends how to prevent the disease. Such training is intended to be accompanied by preparation of churches as sites where malaria and retroviral HIV/AIDSmedications can be dispensed so villagers do not have to travel long distances to clinics to simply receive medication. Materials in KITS typically are prepared so that local church members and translators can work with teams on issues of linguistic and cultural congruence.

The life skills manual used by P.E.A.C.E. teams working with resident hotel communities in Southern California is a workbook that emphasizes positive goal setting, decision making, and use of appropriate social, church, and employment resources to attain life goals. Volunteers

coordinate start-up of biblically based "Celebrate Recovery" groups to help individuals interested in gaining sobriety and changing negative coping patterns, with expectations that natural leaders will emerge to provide more permanent leadership, credibility, and stability.

P.E.A.C.E. training KITSinclude some references to Christian scripture and biblical principles, but are applicable to a wide range of faith perspectives. More specifically, evangelical aspects of the P.E.A.C.E. plan are demonstrated through Bible studies, sharing of personal testimonies, invitations for prayers of conversion and baptisms, and support for existing evangelical messages and activities in local churches.

The P.E.A.C.E. plan is also innovative in its intentional organizational structure and emphasis on networking local churches, small groups, and relevant government and business leaders. According to P.E.A.C.E. training, small groups interested in short-term missions trips work with their pastors and/or liaisons to the Purpose Driven network or other mission organizations to develop contacts with local churches. Groups can select their destinations or travel to churches recommended by P.E.A.C.E. staff members that have identified interests in collaboration. Groups choose their own trip leaders who receive instruction and guidance from P.E.A.C.E. team coaches. Trip leaders then assist preparation of their teams for travel. Team members complete e-learning tools and training modules that are reviewed by trip leaders and possibly other church leaders. Members are required to pay a deposit fee and then solicit monetary support from others. Deposit money often pays for side trips following P.E.A.C.E. activities to debrief and learn about the local area, while contributions are used for expenses specific to P.E.A.C.E. work.

The Saddleback P.E.A.C.E. training included the following description of a typical P.E.A.C.E. team schedule. Team members arrive on a Saturday with plans to attend local church services on Sunday. At the service, team members may speak and share their testimonies. After church they attend a community meal and informally meet church members and local leaders. On Monday and Tuesday the team travels throughout the area to view living conditions and talk with local people about resource availability, needs, and ways communities are affected by problems of poverty, illiteracy, disease, corrupt leadership, and spiritual emptiness. On Wednesday, the team meets with members of the host congregation, pastors, and other community leaders to discuss their findings and develop a plan for addressing prioritized problems. Responses may include improving water systems, obtaining resources to support micro-enterprises strategies, offering trainings related to disease prevention or marriage enhancement, and/or starting or improving local schools and other literacy efforts.

After additional days of mobilizing change plans, the groups leave for a few days of debriefing and exploring local areas more recreationally. For example, one group visited Nepal after P.E.A.C.E. work in India. Several teams have returned yearly to continue to assess progress and work on plans developed during their initial visits. At the training, one small group leader described his group's upcoming third visit to Nigeria. Having helped with water improvement and micro-enterprise, the group was returning to facilitate requested marital enhancement training.

In addition to linking small groups and foreign churches, Warren has developed relationships with government officials in Rwanda, China, and other countries to gain support for the P.E.A.C.E. plan and improve access to resources. Collaborations have also included work with the International Justice Mission to aggressively address sex trafficking, government corruption, and other issues of oppression likely to reinforce poverty and other major global problems.

The P.E.A.C.E. plan also differs from traditional mission approaches in its admonitions against bringing large amounts of gifts on trips or providing financial or material assistance without demonstration of significant local efforts toward economic autonomy and self-sufficiency. The motto "When in doubt, don't pay" was repeated throughout P.E.A.C.E. training as leaders cited problems resulting from patterns of dependence and lack of sustainability resulting from temporary missions activities such as summer vacation Bible schools, excessive holiday gift giving, and others likely to demonstrate only temporary interest and resource inequality. Even disease prevention KITSand other educational resources are not given to local churches until after they have participated in assessment of local needs and made commitments to assume responsibility for desired change efforts developed through P.E.A.C.E. partnerships. According to the international P.E.A.C.E. training manual:

> Do not pay ongoing salaries and do not pay for something that cannot be sustained using indigenous resources if your resources were no longer available. Do not expect a business enterprise to pay for an ongoing strategy. When in doubt, don't pay. Don't promise to pray about a request for resources or have someone else look into it. "Iwill pray about it" is equivalent to saying, "Iwill pay for it" in many cultures. (Saddleback Church, 2007, p. 18)

Relationship of Innovation to Christian Scripture, Theology, and Tradition

Each aspect of the P.E.A.C.E. plan is Biblically supported. Scriptural references are outlined in Warren's (2007b) description of the P.E.A.C.E. plan and throughout the plan's website and training materials. Primary premises are derived from integration of the Great Commandment (Matthew 22) and Great Commission (Matthew 28). The Great Commandment states, "Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself" (Matthew 22; 37-39 NIV). In the Great Commission Jesus asks followers to "Go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything Ihave commanded you. And surely Iam with you always to the very end of the age" (Matthew 28; 19-20 NIV).

The five components of the P.E.A.C.E. acronym are clearly linked to scripture and the life of Jesus. Scriptural references to promoting reconciliation reflect teachings of the Beatitudes on mercy, justice, and peace-making. Reconciliation refers to willingness to be reconciled in areas of broken relationships, war, divorce, racism, ethnic strife, riots, greed, gender issues, selfishness, unfair competition, and partisan politics (Saddleback Church, 2007). Equipping servant leaders relates to both Old Testament references to future church leadership (Jeremiah 3:15) and New Testament emphasis on servant leadership such as Mark 10: 33-45, "Whoever wants to be great among you must be your servant, and whoever wants to be first must be slave of all. For even the Son of Man did not come to be served, but to serve, and to give his life as ran som for many" (NIV). References to assisting the poor include: 1 John 3:17, "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?" (NIV); James 1:27, "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world" (NIV); and Proverbs 19:17, "He who is kind to the poor lends to the Lord, and he will reward him for what he has done" (NIV). Caring for the sick appears to have been a major part of the ministry of Jesus, and in Ephesians 5:2 the Apostle Paul wrote, "Live a life of love, just as Christ loved us" (NIV). Scriptural references cited to support educating the next

generation include Psalm 78: “Iwill utter hidden things, things from of old- what we have heard and known, what our fathers have told us. We will not hide them from their children; we will tell the next generation the praiseworthy deeds of the Lord, his power, and the wonders he has done” (NIV); and Proverbs 22:6, “Train a child in the way he should go, and when he is old he will not turn from it” (NIV).

The P.E.A.C.E. plan also cites biblical recognition of each of the five global giants. References to spiritual emptiness are found in Old Testament stories of Solomon in Ecclesiastes and Isaiah. Egocentric leadership is challenged by Old Testament statements regarding the importance of wise leadership (Proverbs 11:14, Zachariah 10:2) and letters of Paul advising leaders to maintain their faith, courage, and integrity. Extreme poverty is described in Lamentations 4:4, “Because of thirst the infant’s tongue sticks to the roof of its mouth; the children beg for bread, but no one gives it to them” (NIV). Pandemic disease is similarly described in numerous Old and New Testament passages, as are dangers associated with lack of knowledge. Passages cited by Warren include Jeremiah 20:8 and Hosea 4:6.

Finally, design and implementation of the P.E.A.C.E. plan and each of the five P.E.A.C.E. principles closely reflect the Biblically-based Purpose Driven philosophy developed by Warren in his books, conferences, and training materials. Such work is consistent with contemporary evangelical theology, worship styles, and approaches to community outreach that emphasize humanitarian aid and expansion of evangelical efforts to advance social justice (Gilgoff, 2007).

Strengths and Limitations of Innovation

Formal evaluation of P.E.A.C.E. project effectiveness has not yet been conducted and outcomes have not been identified. Lack of evaluation precludes clear identification of the plan’s strengths and limitations relevant to participating church communities and team/small group members, and may be considered a current need of the innovation. Further assessment of the P.E.A.C.E. plan may inform organizers and teams of ways to better maximize project effectiveness and participant well-being. Since outcome information is not available, the following discussion of strengths and weaknesses is based on professional literature regarding the relationship of church, social work, and missions activities to international social and health services and perceptions of the P.E.A.C.E. plan described in popular Christian literature.

Professional social work discussions of religious influences on international social welfare have described positive aspects of charitable support, hope, and faith, as well as potential dangers of fundamentalism and frequent theological justifications of war, oppression, and moral judgment (Messer, 2004; Nieman, 2006; Payne & Nassar, 2006; Sernau, 2006). Although missionary and international social work efforts share concerns for improved social and health outcomes, their different ideological perspectives have created a rather parallel co-existence (Abram & Cruce, 2007). Emphasis of the P.E.A.C.E. plan on church outreach and service provision can include work with professional providers, though such collaborations may be discouraged due to frequent professional association with government and business interests. In his recent *Forbes* article, Warren (2007a) responded to claims of the importance of public and private partnerships in addressing global problems by stating, “While that is certainly essential, it is not enough. Neither business nor government has the universal distribution, the army of volunteers or the credibility in villages to get the job done” (p. 212).

P.E.A.C.E. plan emphasis on economic development and micro-enterprise to challenge poverty seems congruent with professional social work values of integrity and dignity and worth of the person. From a missiological perspective, empowerment can be understood as “a process of enabling the other to reach towards their God-given potential and allowing them to apply the

same in their localized situations" (Kasambala, 2005, p. 271). Emphasizing values of unconditional acceptance, respect, and dignity, Kasambala (2005) endorsed an empowerment approach to shifting paternalistic attitudes characteristic of church and missions responses to local community development. Kasambala argued that patterns of assistance not requiring community participation or attempted autonomy would inevitably foster dependency and inequality.

In an article providing a South African perspective on churches and social development, Nieman (2006) similarly described the importance of church support for economic empowerment rather than traditional provision of welfare or material goods. Stating that "the emotional psychosocial consequences of such programmes have been found to have long-term detrimental effects on the psyches of recipients" (pp. 598-599), Nieman proposed church adoption of an interactive, participatory, bottom up approach that equalized power between church leaders, social workers, health and other government officials, community leaders, and poor and "less sophisticated" people (p. 601).

Greater collaboration between financial institutions, economic developers, and churches has become increasingly necessary in South Africa, as communities tend to be closer to and more trusting of their churches than poverty alleviation programs. Local church involvement in micro-enterprise development has encouraged people to maintain their dignity and anticipate a positive, sustainable future. P.E.A.C.E. plan principles discouraging gifts and financial assistance without participatory efforts toward future self-sufficiency seem consistent with such development approaches. Enhancement of primary education and vocational training relevant to local economies can produce long-term change regardless of religious affiliation, and church support for such empowerment may lessen historical tensions surrounding church participation in economic oppression. Likewise, P.E.A.C.E. plan picture books and other teaching materials intended to prevent infectious diseases and improve education demonstrate positive church commitments to social and physical well-being.

The explicitly evangelical orientation of the P.E.A.C.E. plan can be viewed as both a strength and limitation. Although P.E.A.C.E. plan activities are intended to facilitate community improvements for both Christian and non-Christian residents, missionary aspects of the approach include expectations of further conversions to the Christian faith in areas surrounding P.E.A.C.E. project locations. By focusing on existing Christian communities, some wonder whether and how people groups in remote rural areas without a nearby church community can be reached and/or served (McQuilkin, 2006). Such concerns support traditional beliefs that missionary efforts should primarily focus on securing individual salvation rather than meeting social needs.

Strengths of evangelicalism include its passionate approaches to worship, fellowship, and faith commitments capable of uniting people across cultures and languages. Citing examples of the Indonesian tsunami, Hurricane Katrina, and the Rwandan AIDScrisis, Warren asserts that, "Effective churches know far more about motivating volunteers, organizing by small groups, assimilating new people, casting vision, managing conflict, releasing talent, adopting innovations and communicating widely than most business people imagine" (2007a, p. 230). Similarly, strengths of purpose-driven affiliation as the organizing framework for P.E.A.C.E. plan efforts include its common points of reference and extensive use of technology to offer tools and support to congregations in the U.S. and abroad. Warren (2007b) describes the plan as a global strategy with a goal to "mobilize every member in every church in every nation for the global glory of God" (p. 11). Focusing such energy through initiatives like the P.E.A.C.E. plan could lead to what Warren (2007b) envisions as a second Christian reformation:

> The greatest need in the twenty-first century is to release the pent up latent power of the average believer in local churches around the world. . . It will bring in a second reformation of the church and a major spiritual awakening in the world. Imagine, ten million churches with a hundred million groups mobilizing a billion believers. (p. 10)

Limitations of the plan's evangelical emphasis include potential dangers of religious bias and exploitation in economically disadvantaged world regions, as well as potential over-reliance on Warren and the Purpose Driven model to the extent that cultural, economic, and theological differences are overlooked or disregarded.

P.E.A.C.E. plan encouragement of congregational small groups to engage in global outreach may also have advantages and disadvantages. At Saddleback Church, small group involvement is a requirement for membership, as Warren believes that mere attendance of worship services is insufficient for demonstrating Christian commitment to church community. With weekly worship attendance averaging 21,000, a true sense of community based on shared worship is unlikely. To create com munity, approximately 30,000 individuals belong to over 3300 small groups located throughout southern California. In the *Forbes* article, Warren (2007a) wrote:

> This network structure is geographically unlimited, infinitely expandable, costs nothing, provides personal care and contact, affords accountability and develops leadership faster than any other approach. Our church has 9000 commissioned lay leaders. The small-group network structure is a leadership factory. In our church it has turned spectators into participators, consumers into contributors, and an audience into an army (p. 229).

Advantages to small group facilitation of the P.E.A.C.E. plan in southern California include its congruence with a highly active, affluent, geographically dispersed Christian subculture. In other parts of the U.S. and the world, many congregations are not large enough to spawn small groups and may not possess similar economic structures, resources, or interests in travel or evangelically based service. For small churches in the world's impoverished villages, Americans strongly influence models of both religious involvement and economic mobility. Small group models seem appropriate for many aspects of the P.E.A.C.E. plan, though they could also create social divisions based on differing economic and religious beliefs.

The plan may also be limited in its seeming lack of attention to prior missiological and development work and research. Warren and others at Saddleback have clearly stated their intent for the P.E.A.C.E. plan to supplement rather than replace the work of long-term missionary organizations, though P.E.A.C.E. materials rarely cite or credit others. Notably absent are references to other models of Christian community development (Myers, 1999; Perkins, 1993), church-based community service (Sider, Olson & Unruh, 2002), congregational partnering (Lichterman, 2005), and the role of missions in disease prevention (Hardiman, 2006).

In research exploring church involvement in HIV/AIDSprevention activities in Zambia, Mukuko and Slonim-Nevo (2006) identified the positive role of churches in providing hospices, counseling, support, and projects for street children, adolescents, and AIDSorphans. Church involvement was perceived as negative in the profoundly moral nature of prevention activities emphasizing fidelity in marriage and discouraging condom use. Since many Zambians were infected by their marriage partners, researchers advised greater emphasis on condom use and marriage only to HIV-negative partners. Such criticisms are relevant to the P.E.A.C.E. plan since AIDS prevention activities usually focus on Christian marital commitment and prioritize abstinence and fidelity before use of condoms. P.E.A.C.E. teams have been involved in marriage

trainings at churches in Africa that focus on shifting cultural acceptance of high risk behavior.

The potential politicization of the P.E.A.C.E. movement is an additional area of both strength and limitation. In some countries, political alliances between governments and evangelicals may assist provision of necessary health information and resources, though in others such alliances could negatively reinforce religiously, ethnically, or politically based privilege or discrimination.

Warren has criticized over-identification of American Christianity with the Republican Party and related political and moral interests over the last 30 years. Although he supported George W. Bush in the 2004presidential election, he has largely withdrawn from political activity in the U.S. and encouraged expansion of evangelical social concerns to include poverty, education, and the natural environment. Consistent with distinctions Warren draws between government and local churches, the P.E.A.C.E. plan is contextualized as apolitical, yet government support has been instrumental in gaining acceptance of P.E.A.C.E. teams in Rwanda and other countries. Questions have been raised regarding Warren's association with Rwandan President Kagame due to alleged human rights violations by military forces Kagame oversees in the Democratic Republic of Congo (Paquin, 2006). Issues of potential political conflict may complicate P.E.A.C.E. efforts in nations affected by past and/or present government corruption and vulnerable to violence based on religious divisions.

Such political tensions are likely to include economic considerations relevant to pressures of globalization. As well as representing contemporary American evangelicalism, Saddleback Church and the surrounding Orange County community may symbolize prosperity and the promises of western capitalism. Many African Pentecostal churches have focused on the theme of prosperity, integrating indigenous acceptance of wealth as a blessing from God with Christian associations of spiritual and economic prosperity. Connections between African Pentecostal teachings on prosperity and economic pressures of globalization have received significant scholarly attention and criticism for their perceived imposition of western capitalist values on vulnerable communities (Martin, 2002; Maxwell, 2000; Van Dijk, 2001).

A final potential limitation of the P.E.A.C.E. plan is its perceived naiveté in effectively addressing extremely complex social problems (Paquin, 2006; Wolfe, 2005). Although efforts to advance reconciliation, micro-enterprise, health education, and literacy are highly commendable and likely to improve the conditions of communities served by P.E.A.C.E. volunteers, structural changes in economic policies and government institutions may be necessary to produce permanent change.

Implications for Professional Social Work Practice and Social Welfare Policy

Implications of the P.E.A.C.E. plan for professional social work practice and social welfare policy are difficult to predict, and will likely depend on how far-reaching and influential the P.E.A.C.E. plan becomes. The plan's focus on local churches and inclination to avoid formal associations with government, business, and professional organizations may lead to relatively few implications for social work practice. However, if P.E.A.C.E. plan efforts result in greater numbers of Christians and a more pronounced Christian presence in social and health service provision, then professional social work may be challenged to more clearly address issues of Christian credibility, the validity of Christian beliefs, and the role of the church in social development. Such shifts are already occurring in South Africa and other countries where the church is viewed as a primary venue for social transformation (Nieman, 2006).

The dramatic growth of Pentecostalism in Africa and formerly colonized countries in the last century may prove especially significant for the P.E.A.C.E. plan and international social work (Martin, 2002; Tangenberg, 2007). According to the World Christian Database (2006),

approximately 107 million Africans (12% of the population) identify as Pentecostal. Scholarship exploring contemporary African Pentecostalism has emphasized its associations with colonialism and globalization (Martin, 2002; Maxwell, 2000; Van Dijk, 2001). Values reflecting western scientific, social, and religious paradigms have dominated African culture since the 17th century. Although technically in a postcolonial era, pressures of globalization have reinforced colonial influences on many areas of Africa. Distinguishing between African Pentecostal activity in the early to mid 20th century and contemporary Pentecostalism, Anderson (2004) described newer African churches as younger, more middle class, and more westernized in their styles of leadership and worship. Such churches may be especially likely to engage in the Purpose Driven network and partner with American P.E.A.C.E. teams.

Given the enormity of global problems and current world conflicts, it seems likely that professional social workers and P.E.A.C.E. plan volunteers can continue to simultaneously address shared social and health concerns. Effective collaborations may possibly develop in areas where missions activities support micro-enterprise and empowerment-based community support. Likely the most controversial aspects of the P.E.A.C.E. plan will center on its evangelical focus, potential political associations, and emphasis on moral dimensions of HIV/AIDSprevention. Other than prioritization of abstinence and monogamy in HIV/AIDSeducation, the training KITSused by P.E.A.C.E. volunteers to teach positive health behavior, community development, employment, and life skills training appear congruent with many evidence-based social work practice models.

P.E.A.C.E. plan economic strategies and focus on church to church relationships are consistent with tenets of compassionate conservatism (Olasky, 2000) and faith-based policy initiatives expanded during the George W. Bush administration. Despite the plan's structural and ideological opposition to using government funds for church-based services, its visibility may affect social welfare policy by suggesting the dramatic potential of local churches to address major social problems. Other policy implications of the P.E.A.C.E. plan may involve the President's Plan for Emergency AIDSRelief and other initiatives that support faith-based, abstinence-focused education and treatment programs.

P.E.A.C.E. plan use of technological advances may also have significant social work implications as projects provide important opportunities for assessing economic and practical dimensions of practice-relevant technology. The profession's use of e-learning tools, distance education, DVDs, and video conferences may be reinforced and expanded if such technology demonstrates positive contributions to improving social conditions in the U.S. and abroad.

Conclusion

In conclusion, the P.E.A.C.E. plan provides a comprehensive strategy to transform a significant portion of the mission field. Rather than relying on long-term missionary activities conducted through para-church organizations, proponents of the P.E.A.C.E. plan argue that every member of a Christian congregation can be empowered to travel abroad and join with local churches in changing damaging social, health, and economic conditions. Partnerships with governments, businesses, and human rights advocacy groups such as the International Justice Mission may offer structural supports necessary to alter entrenched patterns of oppression. Although the future influence and effectiveness of the P.E.A.C.Eplan are uncertain, its very attention to the need for Christians to commit themselves and their faith to alleviating poverty, disease, illiteracy, government corruption, and spiritual emptiness potentially represents a monumental shift in evangelical priorities. Such change may generate greater congruence between the values and roles of professional work and those of many Christian congregations

and create new opportunities for collaborations capable of producing truly radical spiritual and social innovations.

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The New Monastic Movement: A Case Example of Reba Place Fellowship

Mackenzi Huyser

The Protestant Christian New Monastic Movement, a recent phenomenon based on a traditional concept, has seen an awakening of interest by young Christians in the United States. This article will trace the development of this movement from the traditional Christian monastic movement to the marks of the movement today. As a radical Christian innovation of this movement, Reba Place Fellowship, an intentional Christian community located in Evanston, IL, is considered the longest lasting, urban, Protestant community. By sharing results from 7 in-depth interviews with members of the Fellowship, this article shows the history and structure of the community along with future directions in the community and discusses strengths and weaknesses of both the Fellowship and the New Monastic Movement in general. Implications and lessons for Christians in social work will be shared in an effort to engage in continued discussion about the radical ways we can live out the gospel.

Communal life is again being recognized by Christians today as the grace that it is…

(Dietrich Bonhoeffer, *Life Together*, 1954)

What does it mean to live in community with fellow Christians? What are some of the "radical" ways Christians approach living in community? Christian monastics1, in the early fourth century, typically considered living in community as living apart from the world, in isolation, or alone (Knowles, 1969, p. 9). Later, Christian monastics, influenced in part by the rule of St. Benedict2, began to expand both in size and in scope and began to highlight many of the "virtues of the life in community" (Knowles, 1969, p. 62; Gannon & Traub, 1969). Examples of the communal approach to life include Christian life in the Middle Ages3 and Utopian communities of the1800s. Another resurgence of the communal life can be traced back to Dietrich Bonhoeffer during the 1930s when he wrote, "The restoration of the church will surely come from a sort of new monasticism which has in common with the old only the uncompromising attitude of a life lived according to the Sermon on the Mount in the following of Christ" (Bonhoeffer, 1935, cited in Kelly & Nelson, 1990, p. 447). During this same period and into the late 20th century, other movements and various forms of Christian communal living and community living began in the United States. These included the Catholic Worker Movement (founded by Dorothy Day and Peter Maurin in 1933); Koinonia Farm (founded by Clarence Jordan in 1942); Christian Community Development Association (began in 1989 and was founded by and based on John Perkins' relocation to a community in need in Mississippi in the 1960s); and Jesus People USA (began in 1972 as an international Christian community in Chicago, Illinois).

Each of these forms of communal living involves a group of Christians who choose to live together in close proximity based on the teachings of the New Testament. These groups are purposeful about their call to live together and in their living they have opted for intensive ways of relating to one another through common households (often non-nuclear family households), sharing and co-owning assets such as homes and cars, and shared decision making and discernment about major life choices such as marriage, children, and career choices. Some of these communities refer to themselves as intentional Christian communities. Many of those that do are members of the Shalom Mission Communities (http://shalomconnections.org/index.html)

consortium and are part of a growing movement that is called the New Monastic Movement. The new monasticism, as cited above, had many beginnings and developments as it moved from the traditional monasticism. What has been identified today, however, as the New Monastic Movement can be traced back to the work of Alasdair MacIntyre's (1984) reflection on communal life and the Rule of St. Benedict:

> the construction of local forms of community within which civility and the intellectual and moral life can be sustained through the dark ages which are already upon us…(we are not waiting for Godot)…we are waiting for another-doubtless very different – St. Benedict (p. 263).

From MacIntyre's book, *After Virtue*, came a response by Jonathan Wilson (1997) where he developed a basic description of the new monasticism. According to Wilson, "the new monasticism envisioned here is the form by which the church will recover its telos, the living tradition of the gospel, the practices and virtues that sustain that faithfulness, and the community marked by faithful living in a fragmented world" (p. 78).

From this basic outline and stated desire came a New Monastic Gathering where the 12 Marks of a New Monasticism were developed. These marks include: 1) Relocation to the abandoned places of Empire; 2) Sharing economic resources with fellow community members and the needy among us; 3) Humble submission to Christ's body, the church; 4) Geographical proximity to community members who share a common rule of life; 5) Hospitality to the stranger; 6) Nurturing a common life among members of intentional community; 7) Peacemaking in the midst of violence and conflict resolution within communities along the lines of Matthew 18; 8) Lament for racial divisions within the church and our communities combined with the active pursuit of a just reconciliation; 9) Care for the plot of God's earth given to us along with support of our local economies; 10) Support for celibate singles alongside monogamous married couples and their children; 11) Intentional formation in the way of Christ and the rule of the community along the lines of the old novitiate; and 12) Commitment to a disciplined contemplative life (Wilson-Hartgrove, 2004, p. 16).

From these marks one can see that the New Monastic Movement is a radical, prophetic Christian movement that challenges and concretely supports Christians to live counter to current Western culture, which too often stresses personal success and materialism. This movement has become a small but growing trend, especially among young people, to live out their Christian faith in urban communities (Anderson, 2007; Byassee, 2005). This new monasticism brings a renewed commitment to examining the church and its call to be a faithful witness to the gospel through life in community. This commitment is integral to their understanding of Jesus' ministry and the mission of the church. Smith (1994) states, "Rather than just criticize the church, these Christians labor to establish a religious fellowship that honors God's call to radical discipleship" (p. 22).

This article seeks to discover a greater understanding of the New Monastic Movement by examining the practices of Reba Place Fellowship, an older urban community that aligns itself with many of the marks of the New Monasticism. The story of the Fellowship begins in the mid-1950s when a small group of Christians from Goshen College began studying the Bible together, specifically the New Testament, and through prayer and study concluded that Christians were called to live in community with one another. They also believed that as Christians they were called to live their lives differently from the mainstream culture. As a result, in 1957, they formed an intentional Christian community located in Evanston, Illinois, called Reba Place Fellowship. Today, Reba Place Fellowship is the longest lasting, urban, Protestant Christian,

intentional community in the North America. The article will explore the history of Reba and examine its current situation; it will discuss the future directions the community is considering; and it will discuss the strengths and limitations of the community. Finally, this article will examine what lessons Christians in social work can learn from this community and other intentional Christian communities like it.

Methods

Based on the exploratory nature of the research, a qualitative research method was employed using face-to-face interviews in the community and library research (Grinnell, 2005). Iselected a qualitative research method because of the limited research that had been done in the area of intentional Christian communities and my interest in gaining in-depth responses into this radical Christian innovation. Ialso participated in four community visits and during three of these shared in common meals with members of this Fellowship. During the fourth visit, Iparticipated in the Fellowship's 50th anniversary celebration and observed sessions reviewing some of the decades of the Fellowship's presence as an intentional Christian community. Finally, Idid an extensive review of materials written about the Fellowship, including but not limited to, books by members and a television interview with members.

Participants

Fellowship members received an email from me and the Fellowship's Hospitality Director inviting them to participate in the research project. Seven full members agreed to participate. The members who participated in the interviews had long histories as members of the Fellowship and were therefore able to provide extensive information to me during the interview process.

Survey Instrument

Ideveloped 12 open-ended questions for face-to-face interviews. The questions explored the history and current structure of the Fellowship, supporting biblical principles, and perceived strengths and limitations. As Ireflected on the initial interviews, additional questions were asked to explore certain themes.

Procedures

Fellowship members who agreed to participate were contacted to arrange a mutually convenient time and location. All seven interviews were conducted at the participants' home or their place of employment (two members work in the neighborhoods where Fellowship members live). The interviews ranged from 45 minutes to 2 hours with the median interview time being 2 hours and each interview was audio-taped.

Results of the Study

History of Reba Place Fellowship

Reba Place Fellowship began in 1957 in Evanston, Illinois. Many of the Fellowship members who were interviewed have been longtime members of the Fellowship and became connected to the Fellowship during the 1960s and 1970s. Reba Place Fellowship stems out of the Mennonite tradition, and both of the churches where Fellowship members attend are affiliated with Mennonite Church USA. Nevertheless, Reba Place Fellowship itself does not have formal denominational ties and many of the members have come from other Christian faith traditions. It is the study of the Bible, both the Old and New Testament, that guides the Fellowship in its daily activities and direction. Some of the principles that the Fellowship relies on from the Old Testament include the Jubilee principle of redistribution and from the New Testament, Jesus' teachings from the Sermon on the Mount: nonviolence, do not store treasures on earth, salt of the earth and light of the world, share possessions among brothers and sisters.

Membership in the Fellowship

The Fellowship began with three members. At its peak in 1978, 152 members were part of the Fellowship. Two main reasons seemed to emerge as reasons for joining the Fellowship: a deep conviction about how Christians are called to live and a commitment to living out the gospel of Jesus Christ with others in community. Members discussed their desire to have a simple lifestyle so they could better share their resources. They also felt convicted to live in an urban neighborhood where they could interact with neighbors from different racial backgrounds and neighbors with limited financial resources.

> Iwas attracted to things like a simple lifestyle: live simply so others can simply live. Ihad grown up in an affluent suburb and Ihad enough social justice inclinations through church mission trips, Ididn't want to be a part of the problem of people amassing wealth and other people having nothing. Iwanted to see a way to share resources. Living in a poor neighborhood and an inter-racial neighborhood was appealing to me even though Ididn't have a lot of experience with that.

This deep conviction often seemed to be in conflict not only with the mainstream culture but also with relationships that Fellowship members had developed outside of community. Many members commented on the challenges they experienced when they shared with family members and friends their desire to live in community at Reba Place Fellowship. Some members were challenged because of the urban neighborhood where Reba Place is located and the racial and economic issues members faced. Other members faced questions about superiority when they shared with their family and friends the life they had chosen. "Sometimes other Christians feel a little judged…they assume that because we have made these conscious choices that we must think that they are wrong by not making those choices."

The second main theme that emerged was the members' call and commitment to live out the gospel of Jesus Christ in community. This theme was related to the first as members felt the need to live a life that was simple, but felt the need to do this in community with others. Many members shared the need for a larger support network and guidance, encouragement, and role modeling as they attempted to live as a Christian and live in ways different from mainstream culture. Many of the members shared how other Fellowship members were important role models to them as they took their faith seriously. They also felt living in community was the way that they could be encouraged to stay committed to their relationship with God and continue to move in a positive direction.

> People in the Fellowship take all of what Jesus said very seriously. That is quite often in conflict or tension with the way middle-class American culture is. It takes the encouragement, reminder and support, and example of others in order to hang in there in our culture which values so many different things.

Today, the Fellowship has 32 full adult members, 5 novice members, and 15 practicing members. Members live in one of two locations, Evanston, Illinois, an old suburb immediately north of Chicago, and Rogers Park, a Chicago neighborhood two miles south of Evanston. Full members are committed to the Fellowship and participate in all activities. Novice members are preparing to join the Fellowship and doing final testing. Practicing members are focusing on seeking God's will and the outcome could be joining the Fellowship or being involved in other activities. In addition, ten minor children are part of the Fellowship but not considered members of the Fellowship.

Structure of the Community

The Fellowship has a leadership team that consists of a community leader and four other members. This team meets weekly and makes decisions or brings proposals to the entire Fellowship with regard to general business of the Fellowship. In addition, members in the Evanston and Rogers Park groups meet weekly for worship and prayer. The entire Fellowship (both Evanston and Rogers Park communities) meets for monthly meetings to discuss Fellowship business and make decisions. These decisions are made with great care as Fellowship members practice consensus in their decision-making.

Members also participate in small discernment groups where they make decisions together. These groups attend to decisions such as potential job changes, decisions about finances and other large or small life decisions that benefit from discernment with one another. Members share their lives with one another; this includes seasons of celebration and sorrow through prayer and support. Members share occasional meals together as both a large group and in smaller groups of neighbors.

> The Bible is meant to be interpreted and discerned together and applied with one another. When we are faced with a tough decision we are called to try to discern as much as possible what God is calling us to do. Then we can bring it together to be tested and discern together what God is trying to do in a broader circle. You still have to own the decision for yourself; you can't give it over to the group to decide for you.

At a broader level, Reba Place Fellowship is a member of a consortium of intentional communities called Shalom Mission Communities. Every three years representatives from other intentional communities come to Reba to provide oversight and help the Fellowship to examine what is happening in community and what changes might need to be made to address any problems. This consortium has been very helpful to Reba and other communities as it provides support and consultation through the many stages of growth and changes a community might experience through the process of discernment.

Because of the size of the Fellowship, in the late 1970s, the Fellowship purchased more than 175 units of housing as well as small buildings throughout the Evanston and Rogers Park neighborhoods. Housing units not used by Fellowship members are rented to tenants at affordable, below-market rates. The housing units consist of apartment buildings and large single family homes. Some Fellowship members live in extended households in the single family homes and other members live in apartments throughout the neighborhood. These arrangements are very different from one another and are made through individual and community discernment decisions.

> Our decisions are very situational…sometimes parents just need time to be with their kids and kids need time with their parents…so we just discern it case-by-case, situation-by-situation. In general, we favor households that work well because of all the opportunities for service and ministry…but again we allow for outside visitation to observe if there is a need for pastoral assistance or need for reconciliation between people…even households are like a small community that need outside attention.

Full members of Reba Place Fellowship also practice a common purse where incomes are pooled and shared among all members. Each member or family is given a small monthly allowance that is spent on food and other personal items. All other expenses, housing, utilities, and cars are paid for by the Fellowship. In addition, members share other possessions including, but not limited to, clothing, furniture, and lawn tools. The monthly allowance that members

receive is based on the needs of the individual/family and the number of members in the family. The Fellowship members who are able to work are employed either by the Fellowship in common work including property management, the Fellowship business office, or The Recyclery (a non-profit bike repair shop), or are employed outside of the Fellowship in other positions in the fields of education, technology, human services, or ministry. The Fellowship bases this practice on Acts 2:44-45 (NIV): "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need." In years where the Fellowship, through the common purse arrangement, collected more than was distributed for living expenses, money was used to purchase more property and expand services and programs. Currently, however, the Fellowship spends more than it brings in and members have been asked to lower their expenses by spending less (e.g., walking and biking rather than driving, cutting back on personal items).

> Ithink we can be in this society without being in this intense upwardly mobile, materialistic, way of life. If everyone were willing to live this way there would be more things to share. Ithink that is how this "all things in common approach," what the church in Acts was trying to do. Live so that there is no one in need.

Members also demonstrate a deep trust in the Lord and this is also evident through their decisions about resources and possessions. For example, the Fellowship does not believe in insurance and is given a State exemption from having insurance as a religious organization. Members describe this decision as one based on trust and believe they are called to put their assets into kingdom building. They apply this same philosophy to retirement planning and place trust in the Lord and in one another through the arrangement of the common purse.

Members work both in community and outside community. Because Reba members believe that vocation is found in Christian community and serving one another, less emphasis is placed on work to achieve financial success or professional status. Fellowship members work to discern the gifts each individual has been given and make decisions about how these gifts can be used in service to the Kingdom. For some members this may be working outside the Fellowship community and for others it may be providing service within the Fellowship to community members and neighbors. Some of the ways Reba serves the broader community include providing a food pantry to neighbors in need; provision of affordable housing, especially for those who may have poor rental history, through rental in one of their neighborhood units; and care for the children and seniors in the neighborhood through a day care/early learning center and a Senior Connections Ministry.

Future Directions for the Community

Reba Place Fellowship recently celebrated its 50th anniversary. This anniversary was marked by a summer Jubilee year celebration held in Evanston. As the Fellowship members reflect on their 50th years of living in community, they also face opportunities and decisions as they look ahead. With the awakening of the New Monastic Movement, Reba Fellowship finds itself sharing its story with many young people interested in this movement and in intentional community living. This interest has resulted in the development of an intern/apprentice program and an increase in novice and practicing members. This new interest also resulted in the development of "The Recyclery" (http://www.therecyclery.org/) a non-profit organization that encourages use of sustainable forms of transportation.

The Fellowship is also facing decisions about where it is called to be located as a community. Both Evanston and Rogers Park are in neighborhoods that are gentrifying. Based on the marks of the New Monasticism, Christians are called to "relocate to abandoned places of the

empire" (McKenna, 2005, p. 10). Many of the Fellowship members are asking themselves how they are called to live as a community in a neighborhood that is pushing out many of their neighbors who are poor.

Strengths and Weaknesses of Reba Place Fellowship

As the longest lasting, urban, Protestant Christian, intentional community, Reba Place Fellowship brings wisdom to life in community that is an incredible strength. This wisdom not only benefits the Fellowship but also is shared with other communities through the Shalom Mission Communities consortium. Reba Fellowship has also done well in becoming diverse with regard to age and building on many of the strengths this type of diversity provides.

> Intergenerational community makes mentoring possible. If you are in the same peer group it is difficult because you are all going through the same things at the same time. Ithink that is why some communities in the 1970s failed, because they were all the same peer group. Reba became more diverse, more quickly, so when Ifirst joined there were people older than me.

Another strength of the Fellowship is how it contributes to social and economic justice on both micro and macro levels. One example of this is cited above in the discussion on the common purse. Additionally, living simply allows for a redistribution of wealth and resources among others. Some of the members do, however, acknowledge that it almost takes "having had wealth and knowing that it is no big deal to be able to give it up and live this way," which does raise some discussion among Fellowship members about if and how this way of life is accessible to individuals and families who have grown up in or lived in poverty. At the macro level, the example of providing services and affordable housing in the community is also important in their work. Many Reba members feel that the affordable housing they provide to their neighbors is a way to resist making the neighborhood inaccessible to people living on fixed incomes or in poverty.

Aweakness of Reba Place Fellowship is the challenge it encounters when trying to attract a racially diverse community. Although some former members of the Fellowship were people of color and many of the members of Reba Place Church and Living Water Community Church are people of color, most of the Fellowship members are Caucasian. In addition, many of the members who are Caucasian have come from affluent backgrounds and as a result have intentionally chosen this simple way of life as an alternative to their previous lifestyle. It should be noted, however, that these challenges are not challenges for Reba alone. Other intentional Christian communities have also raised these issues for discussion and committed themselves to "engage ethnic minorities in conversation and invite them to lead us in real and practical ways" (Wilson-Hartgrove, 2004, p. 11).

Members clearly acknowledge that this way of living is not for everyone and other intentional ways of living can be just as important. Members also readily acknowledge that the community is not perfect and they are continually working to be faithful disciples.

Discussion

Strengths and Limitations of Intentional Christian Communities

The strengths of intentional Christian communities are the positive things that happen when Christians live together, including sharing their lives with one another, sharing their possessions and resources so all can live comfortably, and sharing a common faith and approach to life. It is clear that when community also includes an aspect of residential living, the sense of community is different (Jackson & Jackson, 1987). More specifically, the strengths intentional Christian communities provide for their members include development of family-type relationships (for

those who have weak or absent family relationships or for those who are emotional problems and hurts from their past), and a supportive community, which holds members accountable for resisting secular culture and living an alternative lifestyle informed by the gospel. For neighbors who interact with members of an intentional Christian community, some benefits may include cross-social class and/or diverse networking relationships and additional resources in the broader community (e.g. affordable housing, ministries for seniors). Both of these benefits would, of course, depend on the composition of the intentional community and of the neighborhood where the community is located (e.g. urban or rural). Finally, the broader church may experience benefits from an intentional Christian community that would include a radical witness to the gospel that challenges parishioners and conventional thinking and behavior related to issues that include, but are not limited to, materialism, consumerism, and violence. Schriver (2001) summarizes the research on communal life by stating, "those who have studied communal life have found that these intentional communities are much more likely to be serious attempts to find workable alternatives to the historic needs of individuals, families, groups, and communities" (p. 532).

There are, however, possible limitations of intentional Christian communities that must be recognized and discussed. First, intentional Christian communities may risk being too inwardly focused. Although excessive inward focus is not the case with Reba Place Fellowship, life in intentional community takes work. When an intentional community focuses so much on life in community it may lose touch with the surrounding neighborhood. Second, members of intentional Christian communities may struggle with feelings of superiority to other Christians. Just as we fall into our own sinful ways, one might consider it challenging to remain humble if you are living a life in such a counter-cultural way based on your own faith commitments. Smith (1994) debunks this notion, however, and states, "These communities do not see themselves as a superior expression of the church…they have a distinctive igniting role for the larger church…by force of their example they rekindle a passion for discipleship" (p. 52). Reba Place Fellowship members also debunked this notion in their comments, but it is an issue that needs to be considered for intentional Christian communities in general as a possible weakness. Finally, intentional communities have the possibility of making community an idol (Jackson & Jackson, 1987). Like many other good things, the thing itself may assume greater importance in people's lives than their relationship with God. This weakness is related to the first in that as a community might become too inwardly focused they could think of themselves as greater than other Christians and create for themselves an idol.

Implications for Christians in Social Work

What, then, can social workers learn from these intentional Christian communities? Christians in social work may recognize these communities as supportive alternatives to live out countercultural values. Just as the members of Reba Place Fellowship describe, it can be hard to be a Christian and hard to live out Christian values without encouragement from other Christians in community. Christians in social work may also think of intentional Christian communities as opportunities to organize social life to serve as an example and a challenge to both Christians and non-Christians in our world of how to live counter-culturally. Intentional Christian communities may serve as representations of the gospel principles in our world today. It could even be said that they represent a lived critique of the values of the social work profession. Schriver (2001), for example, seems to question the ability of communes to align well with social work values such as self-determination, rights for each person to reach their fullest human potential, social and economic justice, and equality (p. 531). It could be argued, however, that the manner in

which intentional Christian community members live can actually enhance the self-determination, human potential, and equality of individuals, not in the traditional way in which our Western culture sees these values, but in a different way. Living in community reminds us of the limits of solitary individuals and shows us how life may actually be better when we live close to one another and support one another in community.

Limitations of the Study

The results of this exploratory study must be understood in the context of the following limitations. First, only seven longtime members of the Fellowship were interviewed and this sample may not be representative of all members. Second, the nature of qualitative research allows researcher subjectivity and values to infuse the research and data analysis. Future research could explore perceptions of additional Fellowship members or members of other intentional Christian communities for similarities and differences.

Conclusion

The New Monastic Movement challenges Christians to reexamine the church and its call to be a faithful witness to the gospel through life in community. Christians in social work can learn a great deal from the work many are doing through this movement and can also learn a great deal from the example of Reba Place Fellowship and other intentional Christian communities like it. Intentional Christian communities can play an important conceptual role for Christians in social work, since they are current, radical models of an alternative way to build and live together in community. They challenge our ideas about living in community and also provide an avenue to think critically about how we are called to live as Christians based on lessons from the New Testament. Finally, they open our eyes to see one another as brothers and sisters in Christ, all seeking to live as Disciples of Christ.

Endnotes

1. Other religious groups also were also part of the Monastic Movement. According to Fracchia (1979) "Monasticsm can be traced back 5,000 years in Hinduism, 2,000 years in Buddhism, and 1,700 years in Christianity" (p. 7).

2. The Rule of St. Benedict, 6th century writing that was written as a guideline for monks living in community. The Rule has 73 chapters of information for guidance in monastic community living. During its 1500 years of existence is has been the leading guide in western Christianity for monastic living in community.

3. During the Middle Ages the church "took the lead role in the care of the poor as well as many other matters of political or economic interest" (Poe, 2002, p. 67).

4. Religious utopian communities in the 1800s in the United States were created to replicate many of the communal living practices being done in Europe. See http://www.nps.gov/history/nr/travel/amana/utopia.htm for information on the Amana Colonies, a religious utopian community.

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The Catholic Worker Movement: Communities of Personal Hospitality and Justice

Helen Deines

The Catholic Worker is a social movement founded in 1933 by journalist Dorothy Day and philosopher Peter Maurin to promote the biblical promise of justice and mercy as an alternative to both capitalism and communism. Grounded in the belief in the God-given dignity of every human person, the movement is committed to nonviolence, voluntary poverty, the Works of Mercy, and houses of hospitality where the poor are always welcome. Today there are over 185 Catholic Worker communities in the United States, Canada, and Europe. The contemporary Catholic Worker movement continues to challenge professional social work through its recognition of the image of God in all women and men (making little distinction between workers and guests), integration of personal service with nonviolent activism, and reliance on community life as a source of development and support.

> I**n the first centuries of Christianity the hungry** were fed at a personal sacrifice, the naked were clothed at a personal sacrifice, the homeless were sheltered at a personal sacrifice. And because the poor were fed, clothed, and sheltered at a personal sacrifice, the pagans used to say about the Christians, "See how they love one another." In our own day/the poor are no longer fed, clothed, and sheltered at a personal sacrifice, but at the expense of the taxpayers. And because the poor/are no longer fed, clothed, and sheltered the pagans say about the Christians, "See how they pass the buck!" (Peter Maurin, 1961, pp. 110-111). *Co-founder of the Catholic Worker Movement.*
>
> The training of social workers enables them to help people to adjust themselves to the existing environment. The training of social workers does not enable them to help people to change the environment. In Houses of Hospitality social workers can acquire/that art of human contacts and that social-mindedness or understanding of social forces which will make them critical of the existing environment and the free creative agents of a new environment (Maurin, 1961, p. 94).
>
> We have all known the long loneliness and we have learned that the only solution is love and that love comes with community. Dorothy Day (1952, p. 256). *Co-founder of the Catholic Worker Movement.*

These quotations from the Catholic Worker movement's co-founders—itinerant French peasant philosopher Peter Maurin and radical U.S. journalist Dorothy Day—reveal central tenets of the movement's philosophy and its problematic relationship with social work. First, the movement calls for personal sacrifice on the part of all Christians rather than professional practice on the part of the few to meet the needs of the poor and vulnerable. Second, the Catholic Worker does not seek to reform the poor and powerless; it seeks to reform the wealthy and powerful that benefit from inequitable social systems. Third, the Worker movement offers countercultural lay women and men voluntary communities independent from, but supported by organized religion as a means of sustaining themselves in works of mercy and justice.1

This article explores the Catholic Worker, a Depression-era innovation that challenges professional social work. The Worker has grown and adapted in unexpected ways to the 21st

century social context, now reporting at least 185 Houses of Hospitality operating in the United States, Canada, and Europe, with many more unique offshoots of the traditional Houses operated by worker alumni (McKanan, 2007). Members of a broad spectrum of Christian denominations and all major faith traditions, as well as agnostics and atheists, now volunteer in Catholic Worker communities, often living there for extended periods (Chura, 2001; Ellis, 2000, 2001; Piehl, 2001; Sniegocki, 2001). What is it about the Catholic Worker's call that endures, adapts, and proves so enticing? How does this innovation speak to the Christian social worker?

To answer these questions, this article briefly reviews the history of the Worker movement, and then describes the Catholic Worker's program components, highlighting the qualities that distinguish it from the usual delivery of social services to the poor. Particular attention will be given to Catholic Workers' stance as individuals taking *personal* responsibility to care for the poor and those displaced by unjust social systems. The article next connects the Worker innovation with its various roots in Western philosophy and Catholic Christian spirituality. The article concludes by considering the movement's strengths and limitations, and its implications for Christians and other practitioners of faith in professional social work.

A Brief History of the Catholic Worker Movement

As social work's emergence as a profession is directly linked with the increasing visibility of the poor during the urbanization and industrialization of the late 19th and early 20th centuries (Popple & Reid, 1999), so the Catholic Worker's birth in the United States is intimately connected with the dramatic economic dislocation of the Great Depression (Day, 1952). Day has written extensively about the movement's history from a personal spiritual perspective (Day, 2006, 1999, 1997, 1952, 1939; Day & Zagano, 2003). Maurin's *Easy Essays* (1961) place the movement in the context of western intellectual and Church history. This article considers the movement's development as a countercultural response to poverty.

Co-founder Dorothy Day (1897-1990)

Co-founder Dorothy Day was the oldest child of an intellectual family that moved around the country when her sportswriter father jumped from one newspaper to another, a reality that contributed to Dorothy's sensitivity to feelings of personal shame so commonly associated with unemployment. Day describes her childhood as deeply spiritual. While the family claimed a Protestant background, they never attended church. Yet Dorothy reached out to neighbors wherever she lived to worship with them. She read the King James Bible as a small child, joined the Episcopal Church at age twelve in San Francisco, and first encountered Catholicism through a neighbor in Chicago in early adolescence.

As Dorothy matured, she developed a deep conviction that while personal and communal prayer were essential faith foundations, belief in God was inevitably evidenced by outreach to the poor and vulnerable (Day, 2006, 1999, 1997, 1952; Zwick & Zwick, 2005).2 She saw this as a child in the spontaneous helping response to the 1906 San Francisco earthquake. As a college student, she would become disenchanted with organized religion when she found such outreach missing. She found allies instead with socialists and communists, with her models becoming"secular saints" like workers' heroes Eugene Debs, the Haymarket Martyrs, and the Knights of Labor (Coles, 1973, p. 20). 3

After leaving college, Day became a freelance journalist covering progressive social movements around the country. She drew her support from activists and a radical literary set. Yet her personal relationships usually failed, and she found socialism and communism wanting as solutions to the economic injustice that was her major concern. In 1927 she delivered her

daughter Tamar, whom she had baptized as a Catholic. Dorothy Day herself joined the Catholic Church the same year, explaining:

> If Icould have felt that communism was the answer to my desire for a cause, a motive, a way to walk in, Iwould have remained as Iwas. But Ifelt that only faith in Christ could give the answer. The Sermon on the Mount answered all the questions as to how to love God and one's brother (1952, p. 141).

Day's adulthood integrated Catholic spirituality with social justice activism. She began each day with participation at Mass as the starting point for her works of service and social reform.

Co-founder Peter Maurin (1877-1949)

Co-founder Peter Maurin brought the Catholic intellectual tradition to the movement. The oldest of twenty-one children, Maurin grew up in a peasant farming family from Southern France. His life course included a stint in the Christian Brothers, the religious order that had trained him, a transitional period in a lay movement (*Le Sillon)* that used structured roundtable discussion to stimulate social action, and ultimately a move to Canada to avoid conscription in the French military (Zwick & Zwick, 2005).

Maurin was a personalist, a philosophy that shaped not only the Catholic Worker but also Catholic social teaching. Personalism developed in response to the corruption common in European governments, churches, and commercial sectors around World War I. Personalism focuses on the individual, both as the image of the living God and as God's active agent in the world each day (Mounier, 1952).

Maurin made his way from Canada to New York to preach about Christian social reform. He worked only to earn a survival income, dressing in one suit and tie at a time, replacing an outfit only when it fell to pieces. He was often mistaken for a hobo. His simple message focused on individual responsibility to build '…a new heaven and a new earth, wherein justice dwelleth' "(2 Peter 3:13, cited in Zwick & Zwick, 2005, p. 17). During this period Maurin created the method that he would employ throughout his life, carefully converting complex philosophy into simply worded free verse called "Easy Essays" (Maurin, 1961), an example of which begins this article.

The Founding of the Catholic Worker Movement

In 1932 at the peak of the Depression, the national unemployment rate was 25 percent (1932, August). Home and farm foreclosures were epidemic. Disabled World War Iveterans, destitute because of a lack of pensions, pitched tents in public parks to take shelter from the elements.

Local Catholic parishes, diocesan Catholic Charities, and a variety of voluntary Catholic charitable associations such as St. Vincent de Paul Societies were absorbed meeting the critical emergency financial needs of the country's suddenly poor. The National Conference of Catholic Charities (along with faith-based social services) was occupied in the crafting of Social Security legislation that would be acceptable to diverse constituencies (Brown & McKeown, 1997).

Dorothy Day, newly Catholic and observing from her longstanding progressive perspective, was unimpressed by the Church's Depression activities in comparison with the economic justice messages proclaimed by Popes of that period (Day, 1952).4 She discounted even the few U.S. bishops, labor priests, and less visible groups such as the Young Catholic Workers, who were outspoken advocates for radical economic reform (Isserman, 2001).

Day was frustrated to see the Communist Party as the most visible force speaking for the country's poor. Though a "red scare" shook the county, the Party, in alliance with farm and veterans groups, had organized a Hunger March on Washington to petition an unresponsive federal government. Day covered the Hunger March for a Catholic periodical and was saddened by the Church's lack of support for the event (Day 1952, p. 165). Returning the day after the

march to her New York apartment, Day found Peter Maurin, who had been referred to her by a Catholic publisher who sensed that the two shared a passion for religious action in response to the nation's social ills.

The Catholic Worker Innovation

This section describes the movement's four interrelated components. The dilemma of this seemingly simple task is to impose a misleading uniformity on the Worker's deliberately idiosyncratic world. Peter Maurin's personalist philosophy imbued the Worker movement with a belief in the communal wisdom of small groups (Gneuhs, 1988). Hence, each community cooperatively assesses its own needs in light of members' strengths and limitations, decides just how it will live out the works of mercy, builds its own network of local supporters, discerns how it can practice the Worker tradition of living in voluntary poverty, starts its own newsletter or newspaper, and survives by its own capacity to raise funds and recruit volunteers. Because of its commitment to personal sacrificial giving without government support, there is an underlying assumption that if a Catholic Worker community is meeting a need, it will survive. Hence, there is wide variability among Worker communities (http://www.cjd.org/whatis.html).

For example, the Dorothy Day Catholic Worker House in Berkeley, California, serves over one thousand meals per day, and offers no residential services (Murray, 1990). Houston's Casa Juan Diego Catholic Worker community has ten houses, a social services center, and a medical clinic. Both are living examples of the Catholic Worker, and are much more than these few phrases convey.

The Catholic Worker's relationship with the institutional Roman Catholic Church is similarly ambiguous. As one of the Church's first lay-led apostolates, the Church's hierarchy immediately offered help or tried to exert some degree of control, depending on how one reads history (Cornell & Forrest, 1968). Today the Catholic Worker has only informal connection with the Church, but has become a rich source of its leaders, as well as an important part of its vital social justice mission. Dorothy Day's cause has been submitted for consideration as a saint.

The Catholic Worker Newspaper

Given Day's and Maurin's experiences, it should come as no surprise that the movement began with the publication in May 1933 of the first edition of *The Catholic Worker* newspaper as an alternative to the Communist Party's *Daily Worker.* The New York City paper sold for a penny a copy then, as it does today. Similar newspapers are currently published in paper or online versions by many Catholic Worker communities.

In the paper's first edition (Cornell & Forest, 1968, pp. 3-4), Dorothy Day wrote that the paper was intended to offer "…those sitting on park benches…huddling in shelters…walking the streets in the all but futile search for work…those who think that there is no hope for the future" the "social program" of the Catholic Church, which would offer both material and spiritual well-being. She contrasted this with other progressive movements that equated radicalism with atheism. In addition, the founders used the newspaper to challenge the conscience of the more affluent Catholic community to meet their responsibilities to the poor.

Over the years, historical context has shaped content. Since its inception, the Worker has confronted both capitalism and communism in light of Christian scripture and Catholic social teaching. From the onset of World War IIand thereafter, the paper devoted increasing attention to Christian nonviolence, becoming the center of Catholic peace action. Day linked nonviolence with being on the side of the poor—poor soldiers in battle, poor noncombatants caught in crossfire, poor at home whose needs could not be met when resources are diverted to purchase weapons.

Requests for donations are another standard topic, including an explanation of the movement's lack of tax-exempt status. Day (1972, May) explained that to apply for this governmental "privilege" would imply agreement with public administration of care for the poor as well as the use of public funds for war. Thus, those who donate to the Catholic Worker cannot claim tax deductions and hence sacrifice, as the Worker believes the Gospel requires.

Over the years, some of the most moving and enlightening stories in *The Catholic Worker* are those recounting guests' deaths. An article honoring the life of Joe Wells (1943-2006) is typical (Swinger, 2006).

After describing Mr. Wells' longstanding connection with St. Joseph House as both guest struggling with alcohol and faithful volunteer, the writer explains Mr. Wells' decision to move into the House when he learned he was terminally ill. The article is rich in detail, outlining Mr. Wells' prior career as a teacher, favorite books, and friends' anecdotes about how he influenced them. Concluding with a description of the crowded funeral celebrating his life, the author observes, "He simply wasn't interested in chasing the American Dream; he had no need to be somebody or get somewhere. He was simply following the footsteps of Jesus when He said, "Give a cup of water to the thirsty…." (p. 7).

Houses of Hospitality

Just a few months after the newspaper's first edition, Dorothy and Peter opened St. Joseph House for men and, shortly thereafter, Maryhouse for women, both of which still operate in New York City. These houses are not shelters as they are commonly known within the social service community. They do offer, without any eligibility requirements, both permanent and temporary residence, clothing, and a daily soup kitchen to guests. In addition, they are also houses of prayer, critical reflection, social activism, and newspaper production, engaging both workers and guests in all these activities as each so desire.

In Worker Houses there are few formal distinctions between workers and guests. There is no paid staff. All commonly share bedrooms, bathrooms, and select their clothes from the same stock of donated items (Murray, 1990). Workers usually receive only room and board as payment. Sometimes a minimal stipend is provided, commonly called "ice cream money," which is shared by workers and long-stay residents alike. Catholic Worker narratives include many anecdotes about guests who assume worker responsibilities, sometimes shifting back and forth between the roles as life circumstances change (Ellis, 2000; Garvey, 1996; Troester, 1993).

Since the Catholic Worker's aim is simply to practice the works of mercy in all that they do and reform unjust social systems, which they see as the source of most human suffering, Houses of Hospitality provide neither rehabilitation nor "treatment programs." The focus is on changing Workers rather than guests. Hence, the corrective action is in the personalist approach to offering hospitality which influences the person offering the gift rather than the recipient.

Sociologist Harry Murray (1990) was a participant observer in a number of Catholic Worker communities, studying what "personalism" meant in behavioral terms. He concluded that most Catholic Workers would identify the term *personalist* with their work in the same way as most social workers would link the term *professional* with theirs (p. 212).

Murray identified five ways that Workers in Houses of Hospitality embody personalism, all of which distinguish the Catholic Worker from professional social work practice.

First, Murray says that Catholic Workers place the inherent dignity and worth of the individual as more important than any other consideration, more important than, for example, welfare policies, the police, or any government entity. Considerations such as eligibility requirements or immigration status would never be given priority over an individual's need.

Second, Workers speak and act with appreciation for the reality that both guests and Workers are simultaneously wounded and wounded healers. Guests and workers are both teachers and learners.

Third, there are few written rules in a Worker house other than those required to ensure safety. The worker's responsibility is determined not by written rules or job descriptions, but by each one's sense of personal responsibility to the community. Anew volunteer learns the Worker's ways by moving in and doing the work, watching the environment for cues. Many narratives recount new Workers being uncertain for quite a long time whether their mentors were Workers or guests (Ellis, 2000; Garvey, 1996; Troester, 1993).

Fourth, the personalist philosophy leads to a living out of Buber's nonhierarchical I-Thou spirit of relationships (Buber, 1971). These relationships are present-oriented rather than past history. Workers do not use labels or diagnostic terms. Since Houses of Hospitality are not social agencies and do not receive government funds, they do not maintain written records. Everyone works together face-to-face every day. Hence, communication about guests is all conversational, leading to a norm of discussion balanced between positive and negative dimensions of behavior.

Fifth, every Worker assumes personal responsibility to promote social change, and most identify that as a key factor in their decision to enter a House of Hospitality. Constant close contact with the poor and vulnerable combined with weekly roundtable discussions challenge the cultural assumption that blames guests for their circumstances. The unbreakable connection between practical works of mercy, critical group reflection, and social activism is the heart of the Worker movement.

Workers' narratives express the constant tension inherent in trying to live up to the personalist norm. Whether humorous or serious spiritual reflections, these stories offer convincing evidence of the transformational power of living in the tension between what the world encourages and the Gospel demands (Ellis, 2000; Garvey, 1996; Troester, 1993).

Farming Communes

Farming communes (or Agronomic Universities) constitute a third component of the Catholic Worker movement and will not be discussed in detail. Maurin, as the child of peasants, remembered the self-sufficiency that was possible for even a poor family with a farm as well as the spiritual richness associated with rural life (Collinge, 2001). Successful farms could offer food to the urban Houses of Hospitality, function as retreat centers, and be places of respite for House of Hospitality guests who were ill or dying. Maurin's conception of the farming communes was consummately holistic, integrating both the spiritual and physical dimensions of the entire Catholic Worker movement. Such farms are now scattered across the United States, associated in varying ways with Catholic Worker Houses. Worker narratives (Troester, 1993) and recent literature (McKanan, 2007) reveal the gradual evolution of some Worker farming communes into rural villages, often developed by Catholic Worker alumni with young families.

Roundtable Discussions

From its inception, The Catholic Worker sponsored weekly roundtable discussions similar to those Maurin experienced in the *Le Sillon* movement. Brandon-Falcone (1988) described his engagement in the St. Louis House (1935-1942), saying the community was "both an intellectual movement and down-to-earth charity" (pp. 322-323). Members met weekly to read and discuss works recommended by Maurin—Mounier, Dostoyevsky, Georges Bernanos, religious pamphlets, and much more. They also walked the picket lines with strikers, carried out the works of mercy, and struggled to gain the support of the local bishop.

Narratives such as these show that roundtable discussions incorporated both education and self-awareness. Heightened social conscience and self-knowledge sometimes emerged later as by-products of the social activism that was planned during discussions. Roundtable schedules in current Catholic Worker newspapers demonstrate this continued tradition—substantive content and related social action.

Christian Foundations of the Catholic Worker Movement

Zwick and Zwick (2005) present a comprehensive exploration of the intellectual and spiritual foundations of this movement. Given Peter Maurin's background as a European scholar and Dorothy Day's experience as a U.S. social critic, this is an expansive topic, far beyond the scope of this article.

At heart, the Catholic Worker movement is based simply on the Christian Gospel and its roots in the Hebrew prophets. Matthew 25: 36-41 and the Sermon on the Mount are the Worker's two major scriptural foundations. The movement reads literally Matthew 25, with salvation for each individual dependent on their personal response to the poor of their generation. Day (1939) wrote, "He has made heaven hinge on the way we act toward Him in His disguise of commonplace, frail, ordinary humanity" (p. 241).

Both Thomas Aquinas and Augustine synthesized these two scriptures into the Works of Mercy, a list of virtuous behaviors that appeared in every Catholic prayer book of the 1930s. Day (1952, p. 141) used Aquinas' list, with the corporal works including feeding the hungry, giving drink to the thirsty, clothing the naked, offering hospitality to the homeless, caring for the sick, visiting the imprisoned, and burying the dead. The spiritual works of mercy incorporated admonishing the sinner, instructing the ignorant, counseling the doubtful, comforting the sorrowful, bearing wrongs patiently, forgiving all injuries, and praying for the living and the dead. Coles (1973) points out the spiritual works were Day's rationale for the nonviolent social protest that so often resulted in her jailing. Catholic Workers identify the daily practice of these works as the movement's core activities, and their newspapers are rich with examples of each.

Maurin believed it would be impossible to sustain practice of the works of mercy without a commitment to voluntary poverty (Zwick & Zwick, 2005). Voluntary poverty removes a barrier between the individual and the Divine as encountered in the poor. When the Catholic Worker was accused of being a radical subversive group on the basis of its commitment to voluntary poverty, Dorothy Day quoted 1 Corinthians 4:9-10: "…for we are made a spectacle unto the world, and to angels, and to men. We are fools for Christ's sake, but ye are wise in Christ" (Coles, 1976, *i*).5

The Worker takes its economic ideas from Thomas Aquinas' principle of the common good, as developed by Catholic social teaching (Zwick & Zwick, 2005). Aquinas emphasizes the Biblical theme that all of creation belongs to God and is given to humans in trust for the good of all. Maurin relied on the monastic model of holding all resources in common, based on the tradition of the early church and sustained through many Catholic religious communities. The common good principle is an important challenge to Calvin's theme of predestination, which was and is often misused to justify the uneven distribution of wealth as a sign of God's favor.

French personalist philosophers Jacques Maritain and Charles Péguy, as well as Russian thinkers such as Kropotkin and Dostoyevsky with their interest in the wisdom inherent to small communities, are crucial to the development of the Catholic Worker. So also are the obvious influences of Francis of Assisi with his radical expression of voluntary poverty and nonviolence,

Saint Benedict with his rule of hospitality, Dominican Catherine of Siena who combined contemplation with action, and Therese of Lisieux and her preference for the little way.

Strengths and Limitations of Catholic Worker Movement

The Catholic Worker is one of those movements that activists describe as "guaranteed to ruin your life forever," meaning that participation in the community makes it impossible for the Worker to ever again accept uncritically such dominant U.S. cultural themes as individualism, materialism, and consumerism. This invitation to transformation, the Worker's goal of changing the wealthy and powerful rather than the poor and powerless, is certainly its most obvious strength.

Likely as a consequence of its effectiveness in changing individuals, the Catholic Worker's remarkable growth and endurance as an independent social movement that integrates both service and social activism is its second major strength. The Worker's growth to over 185 Houses of Hospitality is especially notable given its rejection of public funds, tax-exempt status, incorporated structure, paid staff, and written policies.

At the societal level, social commentators describe the Catholic Worker as a major social innovation, a "third way"—somewhere between communism and capitalism—combining the practical radicalism of the often-atheistic Left with many of the orthodox spiritual traditions of Catholicism, the first expression of what would become the political radicalism of the 1960s (Farrell, 1997; Zwick & Zwick, 2005). From an historical perspective, the Catholic Worker was one of the first major movements in the Catholic Church established and led entirely by lay people, providing opportunities previously unknown for women and modeling a spirit of collegiality between lay leaders and the Church's hierarchy which would come to fruition in the Church's Second Vatican Council (1962-1965) (McKanan, 2007; Parrish & Taylor, 2007).

Its utopian character is certainly the Catholic Worker's greatest limitation. Noting Maurin's *Easy Essay* that begins this article, the call for personal sacrifice rather than government action in response to poverty seems foolish indeed. The 185-plus Houses of Hospitality are small comfort to the millions in the U.S. alone who live below the poverty level.

Finally, although the movement asserts that systemic inequity is the primary cause of individual dysfunction, the Catholic Worker is not known for working systematically for social reform. Peter Maurin's vision of a well-functioning society was one of small-scale communities all interrelating with each other: cottage industries based on the particular resources and talents of specific communities; communal farms attached to every small community, sharing their excess with those in need; Houses of Hospitality sponsored by every Catholic parish; every Christian homeowner providing "a Jesus room" to accommodate a stranger in need (Maurin, 1961; Zwick & Zwick, 2005).

In such an idyllic world, collaborative relationships would replace formal public policies. Hence, while Catholic Workers are a visible presence at many peace and justice demonstrations and certainly advocate with agencies for the needs of their individual guests, they are not likely to be seen crafting legislation for their state houses.

Implications for Christians in Social Work

At first glance, social work and the Catholic Worker appear very much alike—both are societal responses to the needs of the poor, groups committed to service and the promotion of social justice. Yet social work has developed into a major profession grounded in the complex U.S. social welfare system while the Worker remains a small scale innovation that is embedded in the rich spirituality of the Roman Catholic Church while maintaining the free spirit inherent in its personalist philosophy. What does the Catholic Worker movement suggest to Christians in social work?

One way of responding to this question is to return to the quotation that began this article. Maurin's writing about the Christian tradition of feeding, clothing, and sheltering the needy, grounded in Matthew 25: 36-41, highlights the Worker's personalist philosophical foundation—that each and every individual is responsible for responding directly to the needs of the poor and homeless, for it is the Divine Presence that returns in the body of the poor. Murray's (1990) study shows us how effectively the Worker's unique approach to integrating faith-in-action through the behavioral norms of personalism actually realizes the social work value of honoring the dignity and worth of the individual (NASW, 1999).

Through the disciplines of prayer, critical reflection, and personal sacrifice in community with the poor, the Catholic Worker strives for a life that is an act of solidarity *with* the poor. Sacrifice reminds the giver of key principles of Catholic social teaching, principles it is easy to forget in a society that honors individual achievement and acquisition above all (Pontifical Council for Justice and Peace, 2005): that all persons regardless of their life circumstances bear the image of the living God (¶108); that all of creation belongs to God with its goods meant to be shared fairly among all persons (¶173); and that God has a special concern for those whose living conditions interfere with their opportunity for proper growth and development (¶182).

"Solidarity" in this context is a spiritual rather than a political term. Living "in solidarity" according to Catholic social teaching is both a principle and a moral virtue (Pontifical Council for Justice and Peace, 2005, ¶192-196). This solidarity nurtured through the varied spiritual practices connected with personalism is what the Worker most clearly calls forth in professional social work. Solidarity is the deep appreciation that all human persons are intimately connected, without division, on a common path that is both spiritual and material. On this path, all human persons are equal in dignity and rights. Increasing awareness and honoring of equality and unity—without exception—is what leads to genuine ethical, just social relationships. This call to solidarity with the poor and vulnerable is reminiscent of many internal critiques of the profession throughout its history. For example, Specht and Courtney's (1995) *Unfaithful Angels* spoke incisively of how the world of private practice psychotherapy for the middle class had diverted the profession from its historic roots in service to the poor. The Worker's ability to maintain its focus through spiritual practices offers Christians in social work a model in sustaining their sense of value direction.

Similarly, Maurin's related critique of social work education remains timely today. Suggesting that social workers simply counsel their clients to adjust to their existing environment rather than free them to create new worlds for themselves, Maurin would be saddened to see that evidence from the social work education and practice research suggests that the profession still struggles with the same dilemma. For example, Eamon & Zhang (2006) found that a sample of MSW students rarely even consider economic status when assessing clients' capacity to carry out agreed upon tasks. Rodenborg (2004) documented the frequency of discrimination based on both class and race in social work practice in child welfare settings, a national tragedy studied in depth by Hill (2006). These examples show the ways in which social workers, like all persons, become part of oppressive systems when they are unaware of them. Zwick and Zwick (2005) point out one enduring contribution of the Catholic Worker is the movement's fidelity to gospel-based critique of social structures, in constant conversation with Workers' daily lived experiences with the poor. Media barrage listeners with messages from those who benefit from existing systems; those who are harmed are voiceless. The weekly roundtable integrating scripture, readings from participants' faith traditions, along with public affairs, and workplace

events would strengthen the practice of Christian social workers as well as being a vehicle to frame day-to-day work as a spiritual endeavor.

This leads to Dorothy Day's moving words about "the long loneliness" and the importance of community, words that have implications for both Christian social workers and their clients. In a 1940 issue of the *Worker*, Dorothy Day wrote, "We cannot live alone. We cannot go to Heaven alone. Otherwise, as Péguy said, God will say to us, 'Where are the others?'" Although contemporary social work has heightened attentiveness to spirituality and religion in practice, there are significant research findings suggesting that social workers of faith may not be easily understood or accepted in all settings. Hodge, Baughman, and Cummings (2006) found that social work texts overwhelmingly neglect content about religion, implying this type of knowledge is still, to some degree, marginal to practice. It should not be surprising, then, that Ressler and Hodge (2006) reported that a large sample of both social work practitioners and clients sometimes felt demeaned and debased regarding their religious beliefs and practices. How, then, are social workers of faith to be effective professional practitioners in a manner consistent with their religious beliefs?

The Catholic Worker model of community offers Christian social workers an important shift in frame of reference. The movement's vitality flows from its unity, finding the image of the living God in all its members, without distinction. What a threat to a profession that places such importance on the term "boundaries." Lipsky's (1980) classic work on public service bureaucracies addresses this very issue, concluding that social workers in these kinds of settings will not be able to work with clients in a humane fashion until clients become a central part of their reference system. This is exactly what the Catholic Worker has done, in celebrating that all human beings walk together on one path as one people of God, and that most of our shared misery is caused by unjust social relationships.

Reading the stories of Catholic Worker communities, one is struck by the workers and guests who both use the resources of the general medical and mental health systems as necessary, but whose strength for living comes primarily from the honesty and mutuality of a caring and diverse spiritual community. There is no one formula for how Christians in social work can bring such spirituality into their workplaces. Likely starting places for connecting with like-minded persons would seem to be chapters of the North America Association of Christians in Social Work, faith-based social agencies, congregations or retreat centers with a commitment to social justice issues, or the weekly open roundtable discussions at a local Catholic Worker house. Whatever the starting point, the Catholic Worker (and the Christian social worker) could rely on this advice from Peter to Dorothy on how to begin a good work, "Just use the methods of the saints—pray, and tell people what you are doing and they will help" (Zwick & Zwick, 2005, p. 320).

Endnotes

1. *The Catechism of the Roman Catholic Church*, ¶896 defines the laity as baptized members of the Roman Catholic Church who have neither been ordained priests not taken vows in women's or men's religious communities (e.g., religious "sisters" or "brothers"). Subsequent paragraphs expand on the unique call of lay men and women to carry out the Gospel call in the world. The Catechism is available online at http://www.scborromeo.org/cc.htm

2. Interested readers can also access hundreds of Dorothy Day's columns from *The Catholic Worker* through electronic links to the Marquette University archive from the Catholic Worker website, www.catholicworker.org

3. Hamington (2007) notes that Jane Addams, at the end of her career, was closely connected with these same labor heroes that so intrigued Dorothy Day at the start of her work.

4. The two documents relevant to the founding of the Catholic Worker are foundations to what has become the large body of Catholic social teaching: Papal encyclicals (letters) *Rerum Novarum* ("Of New Things," 1891) by Pope Leo XIII, and *Quadragesimo Anno* ("On the 40th Year," 1931), by Pope Pius XI. For a complete explication of Catholic social teaching, please refer to the Pontifical Council for Justice and Peace (2005). *Compendium of the social doctrine of the church.* Washington, DC: USCCB Publishing.

5. Peter Maurin liked to quote a conversation between Dominican friar Father Vincent McNabb and Communist Party leader John Strachey. The friar, commenting on his congregation's seven-century tradition of holding all belongings in common, observed, "I'm a real communist. You are only an amateur." (Farrell, 1997, n. 15)

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Ten Thousand Villages: Partnering with Artisans to Overcome Poverty

Terry A. Wolfer and Katrina del Pilar

Founded in 1946, Ten Thousand Villages (TTV) is the oldest and largest fair trade organization in the world. Rooted in Mennonite Christian theology and practice, it seeks to provide work and income to economically disadvantaged artisans from developing nations by paying artisans a living wage for their products and reselling these products in North America. As a non-profit retailer, Ten Thousand Villages represents an innovative extension of long-time relief and development work conducted by the Mennonite Central Committee throughout the world. It is also an exemplar in the emerging category of social entrepreneurs, people and organizations that innovate new solutions to social problems and then implement them on a large scale in an effort to bring about lasting social change.

In the context of increasing globalization and controversy about free trade, growing recognition of extreme economic and social disparities between developed and developing nations has prompted concern for making international trade fairer. In contrast to free trade, fair trade has two visions: to provide a working model of international trade that makes a difference to both the producers and consumers involved, and to challenge the orthodoxy of the traditional business model (Moore, 2004). It highlights the need for change in the rules and practice of conventional trade and shows how businesses can succeed while also putting people first (International Fair Trade Association [IFAT], 2008c). Empowerment of producers has become a fundamental element of fair trade as a means of enabling producers to deal directly with mainstream buyers (Moore, 2004; Tallontire, 2002). Fair trade encourages and assists producers to organize themselves since an organization of producers will be more powerful than individual producers. This will help to ensure higher quality, a higher level of production, and sustainable production (Wempe, 2005). From the beginning, the fair trade movement aimed at raising awareness among consumers for the problems caused by conventional trade and at introducing changes to the rules of conventional trade.

The origins of fair trade can be traced to conceptual and practical innovations by several Christian organizations in the middle of the twentieth century. Each, in differing circumstances, was responding creatively to significant human need. For example, Church of the Brethren founded SERRV in 1949 to help refugees in post WWIIEurope by importing wooden cuckoo clocks from Germany to Maryland and selling them in the United States. Subsequently, in 1960, Church World Service helped establish a U. S. church network to sell SERRV crafts. The resulting organization, now named AGreater Gift, is one of the oldest and largest fair trade organizations in the world (SERRV International, 2006).

In 1942, a group of Quaker intellectuals, activists, and academics originally founded Oxfam UK to assist World War IIrefugees in Greece (Oxfam, 2008). In the late 1950s, Oxfam began to sell crafts made by Chinese refugees in their retail shops, thus marking the earliest beginnings of fair trade in Europe (IFAT, 2008d).

Religious people and organizations have also been instrumental in furthering the innovation. In the 1980s, for example, a Catholic priest working with small coffee farmers in Mexico and a church-based non-government organization (NGO) from The Netherlands expanded fair trade coffee markets by proposing a Fair Trade label: “Coffee bought, traded and sold respecting Fair Trade conditions would qualify for a label that would make it stand out among ordinary coffee

on store shelves, and would allow not only Fair Trade Organizations, but any company to sell Fair Trade products" (IFAT, 2008b). Such labeling has enabled fairly traded products to enter the commercial mainstream.

This article will focus on Ten Thousand Villages (TTV), arguably the earliest and now the largest fair trade organization in the world (IFAT, 2008d). Rooted in Mennonite Christian theology and practice, TTV seeks to provide work and income to economically disadvantaged artisans from developing nations by paying artisans a living wage for their products and reselling these products in North America.

Origins of Ten Thousand Villages

AMennonite woman, Edna Ruth Byler, was a witness to the economic changes taking place in impoverished areas after WWII, and her modest individual response arguably led to development of the fair trade movement. In 1946, Byler and her husband traveled to Puerto Rico to visit Civilian Public Service (CPS)1 volunteers. There, she met two female Mennonite Central Committee (MCC) workers, Mary Lauver and Olga Martens, who were organizing a sewing project among Puerto Rican women living in poverty. As a means of subsistence, the MCCworkers encouraged the women to embroider traditional designs on napkins and tablecloths for sale to American tourists. Impressed by the women's work and wishing to help, Byler decided to buy the embroidery herself and market it directly in North America (Nolt, 1991; Loewen & Nolt, 1996). When Byler returned home to Pennsylvania, she began to sell some of the embroidery to friends and neighbors from the trunk of her car. Surprised by the demand, she imported additional items from the sewing project, and began traveling to churches, schools, and homes to sell the products. Relying on MCCcontacts, she subsequently expanded the merchandise to include cross-stitch from Palestinian refugees and hand-carved woodenware from Haitians.

Over time, Byler involved other people in the enterprise (Hess, 1996; TTV, 2008c). In 1952, she and a colleague teamed up to display and sell crafts as the Overseas Needlepoint and Crafts Project (ONCP) at the Mennonite World Conference in Basil, Switzerland. In 1961, two women organized at a Pennsylvania church the first festival sale, a special event to offer products for sale in a local area. In 1962, MCCadopted ONCPas an official program with Byler as its director. The name changed to SELFHELPCrafts in 1968. Byler retired in 1970, 24years after initiating the project.

Following this and a second leadership transition, the 1970s brought significant change and growth to the organization (Hess, 1996). In 1972, the first gift and thrift shop began selling SELFHELPCrafts of the World in Bluffton, Ohio, thus marking the beginning of the organization's more traditional retail phase. By the end of the decade, there were nearly 60 SELFHELPCrafts stores located throughout the United States (Horizon Solutions, 2006).

In 1985, steady upward growth prompted SELFHELPCrafts to undertake a self-evaluation, which reaffirmed the founding belief that the organization should exist primarily for the artisans it sought to assist. The evaluation also prompted SELFHELPCrafts to change its structure from being a program of MCCto a wholly owned subsidiary of MCC. This structural change meant that SELFHELPCrafts began to operate as a financially independent non-profit organization and no longer competed with other programs for donations made to MCC. By 1986, sales exceeded 3.6 million (USD).

In 1996, SELFHELPCrafts celebrated its 50th anniversary, changed its name to Ten Thousand Villages (TTV), and adopted a new logo (TTV, 2006). The inspiration for the name came from Mahatma Gandhi: "India is not to be found in its few cities but in the 700,000

villages . . . we have hardly ever paused to inquire if these folks get sufficient to eat and clothe themselves with" (TTV, 2008a). In 1997, TTV began opening company stores and in 2005 began selling products on-line. By 2008, sales exceeded 25.5 million (USD; TTV, 2008f). Of this income, more than one third was paid directly to artisans. The remainder covered the costs of importing, warehousing, and marketing, retail stores, and administration (TTV, 2008f). Currently, TTV sells some 2,000 items from more than 30 countries in more than 160 stores and on-line (TTV, 2008a; White, 1997).

The Ten Thousand Villages' philosophy and approach are deeply rooted in Mennonite Christian experience, practice, and theology. For that reason, understanding the foundation for TTV requires understanding the history and theological foundations of the Mennonite Central Committee (MCC), its parent organization.

History of the Mennonite Central Committee

Founded in 1920, MCCis the relief, development, and peace organization sponsored by several Mennonite and Brethren in Christ denominations in the United States and Canada (MCC, 2008a). MCCinitially provided emergency relief to Mennonites in the Ukraine in the 1920s but soon broadened its response to include populations affected by war and natural disaster, without regard for religion or nationality. Today, it provides diverse types of assistance and service, primarily in impoverished communities and developing countries around the world. To minimize its own footprint and expenses, MCCoften partners with NGOs in the areas where it works. It has grown to support volunteers in some 56 countries around the world and to provide material and financial support in more than 70 countries. While MCCcontinues to provide emergency relief, it has increasingly emphasized development work in education, health, agriculture, peace and justice issues, and job creation.

Theology of the Mennonite Central Committee

MCCexhibits several values of central importance for Mennonite Christians: compassion, service, mutual aid, and peacemaking. Though not exclusive to Mennonites, in combination these four values provide unique and powerful support for MCC's development work.

Compassion

To begin, God's loving and compassionate spirit is understood as central to the biblical story, and justice and concern for the poor and oppressed permeate the pages of the Old Testament (MCC, 2008b). For example, Isaiah outlines the task for God's people (Isaiah 61:1-2; RSV):

> The spirit of the Lord God is upon me, because the Lord has anointed me to bring good tidings to the afflicted: He has sent me to bind up the brokenhearted, to proclaim liberty to the captives, and the opening of the prison to those who are bound; to proclaim the year of the Lord's favor and the day of vengeance of our God; to comfort all who mourn.

Jesus reiterated this message at the outset of his ministry (Luke 4:18-19). "MCCvolunteers work to relieve human suffering and achieve social justice because they believe God cares for all persons. They follow Christ's example by striving for justice, identifying with the weak and oppressed, and seeking to reconcile the oppressor and the oppressed" (MCC, 2008d, ¶ 3).

Indeed, love was meant to be a distinguishing mark of Christians, toward others both inside and outside of the fellowship of believers. For example, Jesus said, "By this everyone will know that you are my disciples, if you have love for one another" (John 13:35; NRSV). In addition to loving fellow Christians, Jesus also said, "Love your enemies and pray for those who persecute you, so that you may be children of your Father in heaven" (Matthew 5:44-45, NRSV). Because Mennonites have accepted the Sermon on the mount, in particular, as instructive for Christian

discipleship, they have often tried to follow Jesus' teachings in a literal fashion (Redekop, 1989).

Service

Acknowledging that Mennonites have little formal theology of service, Dyck (1970) asserts that service has been a central value because of Christ's example. He points out "that Jesus ministered to human need wherever he met it and that the Church as the Body of Christ on earth, therefore, must likewise serve as well as preach" (p. 266). Mennonites have expressed these ideas in various ways. Hans Leopold, one of the early Anabaptist martyrs, said of the brethren that "if they know of anyone that is in need, whether or not he is a member of their church, they believe it their duty, out of love to God, to render him help and aid" (Graber, 1957, p. 163). Based on Jesus' story about caring for the hungry, thirsty, sick, imprisoned, and alien (Matthew 25:35-36), Menno Simons, a 16th century church leader, concluded: "True evangelical faith cannot lie sleeping, it clothes the naked, it comforts the sorrowful, it feeds the hungry, it shelters the destitute, it cares for the sick, it becomes all things to all people" (MCC, 2008c, Bible and Mennonite experience, ¶ 1).

Mutual Aid

One result of this emphasis among Mennonites on love for all people has been provision of mutual aid. For many social groups, mutual aid implies an in-group approach to need, i.e., taking care of one's own. Sociologically, this is often quite accurate, "but from the earliest days Mennonites were also mindful of their neighbor who was in need. This concern for both one's brother and one's neighbor has been extended rather naturally from the local community into national and international settings" (Redekop, 1989, p. 247). Interestingly, Redekop further argues that mutual aid activities extended by Mennonites to their neighbors, both at home and abroad, have resulted in highly meaningful altruistic activities and institutions that have in turn shaped and reinforced Mennonite identity.

Peacemaking

As one of the historic peace churches, Mennonites may be best known for their emphasis on peace and non-resistance. This aspect of their theology also contributes to their development work. "Love for God and others, the essence and dynamic of peacemaking, is the active, indestructible power that helps broken and divided individuals and groups move toward reconciliation. Such radical love—like Christ's love that led to the cross—serves and pursues justice through nonviolent means" (MCC, 2008b, ¶ 5). MCCrecognizes that much of human suffering—hunger, disease, illiteracy, violence—is due to unjust social systems and human exploitation (MCC, 2008d). Nevertheless, the church's peace position denies the use of violence or coercion to deal with these problems: "The cross shows us how God deals with enemies. They are not destroyed, but met with love and a call to repentance" (MCC, 2008b, ¶ 5).

From this theological perspective, development work becomes more than a way to provide care and service but is understood as a way to make peace. Making peace means "making things right," not simply eliminating conflict. Part of MCC's commitment to peace states that:

> We will contribute to the relief of human need and suffering by giving ourselves and our resources. The needs of our world and the cries of people in many places for justice call us to respond as Jesus did, with compassion. At the same time we recognize our own spiritual and moral poverty and seek to receive the gifts that others, some of whom may be materially poorer than we are, have to share with us (MCC, 1994, III. Our Commitments, ¶ 4).

In addition, those who join MCCin following Christ's way of peace:

> will work together to discern what God's reign means for our lifestyles and economic systems. As Christians we are called to be compassionate and just in our economic practices, domestically and internationally, and to critique all economic systems according to their impact on the poor. . . . We seek to resist being trapped by the consumerism so prevalent in our societies (MCC, 1994, III. Our Commitments, ¶ 9).

As these statements make clear, for Mennonites, development work is rooted in their commitment to peacemaking as well as to service and mutual aid.

That the Mennonite Central Committee and Ten Thousand Villages fit well with Mennonite theology and tradition is reflected by the strong and active support the two organizations receive from Mennonite sub-groups across the theological spectrum. From liberal to conservative, Mennonites donate to and volunteer with MCCand TTV and also shop at TTV. Indeed, broad involvement with MCCand perhaps also TTV represent important sources of Mennonite group identity (Redekop, 1989).

Ten Thousand Villages: A Fair Trade Pioneer

Ten Thousand Villages pioneered "the concept of fair trade by buying crafts directly from artisans in the developing world, paying them a living wage for their work and developing long term relationships with them" (TTV-Austin, TX, 2007). Indeed, TTV was a founding member of the International Fair Trade Association (IFAT)2, a global network of fair trade organizations, and often credited with starting the fair trade movement (IFAT, 2008d). In any case, as the oldest and largest fair trader in North America, Ten Thousand Villages remains a leader in the worldwide fair trade movement to improve the lives of disadvantaged people in developing countries. This section briefly describes the vision, organizing principles, and current structure of Ten Thousand Villages, including its innovative purchase and distribution channels. Except where indicated otherwise, information pertains to TTV United States.

Vision and Principles of Ten Thousand Villages

Ten Thousand Villages' vision states that "One day all artisans in the developing countries will earn a fair wage, be treated with dignity and respect and be able to live a life of quality" (Ten Thousand Villages, 2007, p. 3). TTV's guiding principles elaborate on this vision:

1. We honor the value of seeking to bring justice and hope to the poor.
2. We trade with artisan groups who pay fair wages and demonstrate concern for their members' welfare.
3. We provide consistent purchases, advances and prompt final payments to artisans.
4. We increase market share in North America for fairly traded handicrafts.
5. We market quality products that are crafted by underemployed artisans.
6. We build sustainable operations using a variety of sales channels, including a network of stores with a common identity.
7. We choose handicrafts that reflect and reinforce rich cultural traditions, that are environmentally sensitive and which appeal to North American consumers.
8. We encourage North American customers to learn about fair trade and to appreciate artisans' cultural heritage and life circumstances with joy and respect.
9. We use resources carefully and value volunteers who work in our North American operations (TTV, 2008e).

Though not explicitly religious, these principles inform TTV structures and processes, from product acquisition through distribution.

Product Acquisition and Distribution Channels

From the beginning, TTV's primary goal has been providing work and income for economically disadvantaged artisans throughout the world (Littrell & Dickson, 1997, p. 346). Consistent with this goal, the TTV innovation has emphasized factors on the production-side of the enterprise.

Assuming that employment is crucial to human dignity (Horizon Solutions, 2006), TTV works only with artisans who would otherwise be unemployed or underemployed, most of whom are women or other marginalized populations. More specifically, such populations have included women who are widowed, divorced, or abandoned, and men and women with leprosy, blindness, hearing loss, or other mental or physical challenges (Hess, 1996). Indeed, TTV buyers have always sought out artisans who are particularly marginalized and lack ready access to government or development aid or to commercial markets (TTV, 2008g).

Through decades of relief and development work, MCChas developed a network of longstanding, mutually beneficial relationships with volunteers and like-minded organizations working in impoverished communities around the world. These volunteers and organizations facilitate TTV's contacts with artisans and especially artisan cooperatives (Horizons, 2006). As a result, TTV's partnerships with artisans are based on long-term, person-to-person relationships that promote mutual understanding and respect.

Currently, TTV buyers from the home office in Pennsylvania purchase crafts from artisan cooperatives in more than thirty countries. The countries come from throughout the global South such as Indonesia, Kenya, Uganda, Vietnam, India, Laos, Pakistan, Bangladesh, El Salvador, Nepal, Peru and Guatemala (TTV, 2007). Within these countries, buyers target artisans most in need (Littrell & Dickson, 1997). While crafts provide only 'supplementary income' for some families, they often have critical importance for households headed by women or others with limited employment opportunities (IFAT, 2008a). The income that artisans earn through fair trade helps them to buy food, education, health care and housing (Horizon Solutions, 2006).

Consistent with the focus on fair trade, TTV buyers seek to negotiate purchase prices that cover "labor, materials and a livelihood with dignity" (TTV, 2007). Significantly, pricing decisions begin with artisans rather than work backward from consumers, thus enabling TTV buyers to negotiate fair prices based on standards in the local community (Littrell & Dickson, 1997). Furthermore, TTV buyers seek to develop long-term, sustainable relationships with artisans. Buyers pay artisans up to 50% of their wage when placing orders, so they have working capital to buy materials and equipment, and the remainder when artisans deliver the finished products. Money is not "sent back" when products are sold in stores; instead, the products are paid for before they ever reach North America (TTV, 2006). As much as possible, buyers distribute orders over time to create even work flow and steady income for artisans (Littrell & Dickson, 1997); they also place consistent orders from year to year so that artisans can plan for the future (TTV, 2006).

U.S.-based buyers make regular international site visits to maintain long-term relationships with artisans (TTV, 2006) and to stay abreast of the conditions under which they work (Littrell & Dickson, 1997). Indeed, their depth of involvement with particular artisans and artisan cooperatives constrains their ability to include other artisans. In the face of overwhelming global need, TTV focuses their involvement with fewer artisans to help them become self supporting. At the same time, however, a portion of proceeds go to community projects that benefit other members of the artisans' communities.

Throughout TTV's history, the organization has sought to prioritize the needs of their producers (i.e., artisans). Because TTV's overall goal is to promote self-sufficiency, buyers

encourage artisans to sell in their own communities first, using traditional designs. As explained below, however, recent efforts to increase market share in the context of globalization have prompted TTV to pay more attention to the needs and wishes of North American consumers, adapting to the more traditional perspective of market-driven companies responsive to consumer demand (Littrell & Dickson, 1997; TTV, 2007).

Currently, TTV sells through three primary distribution channels: retail stores, festival sales, and an e-commerce web site.

Retail Stores

In the United States and Canada, there are currently more than 160 retail outlets, with more added each year (TTV, 2008a). Over time, the products typically available for sale have expanded to include home furnishings, tableware and linens, art and sculpture, musical instruments, personal accessories, jewelry, games, and related items. Some stores also sell organically grown and fairly traded commodities such as coffee and chocolate.

TTV relates to three types of stores: company, contract, and partnership. TTV owns and operates 23 company stores in the U.S. For these stores, TTV employs the staff, leases space, and pays the bills. The TTV warehouse supplies all products except for perishables (e.g., coffee, tea, chocolate) purchased from other fair traders. In contrast, each contract store is incorporated as a non-profit organization and controlled by a local board of directors. Acontract agreement with these stores requires they buy at least 80% of their merchandise from TTV (and the remainder from other fair traders) and covers store appearance, use of the name and logo, and staff training (D. Dirks, personal communication, August 4, 2008; Randall, 2005). As needed, contract stores order products from a TTV catalog but they also receive new, unexpected items on a monthly basis. If particular new items do not sell, they have no obligation to order more. Although typically managed by paid employees, contract stores rely heavily on volunteer labor to minimize overhead expenses (White, 1997). As of 2008, there are 55 contract stores in the U.S. (D. Dirks, personal communication, August 4, 2008). Partnership stores, the third type, may buy any portion of their merchandise from TTV. These pre-existing for-profit or non-profit stores sometimes designate a specific area of their stores to TTV products. TTV sells to more than 100 partner stores in the U.S. (D. Dirks, personal communication, August 4, 2008).

The recent expansion in stores has been informed by TTV market research. It has found that its customers are predominantly female, ages 30 to 50, well-educated and interested in international issues and culture. This research has also suggested the advantages of locating new stores near colleges, ethnic restaurants, and upscale retailers (Walker, 2006, p. 20). Though not explicitly spiritual or religious, "repeat customers do seem to operate on a kind of other-directed basis: the unusual merchandise attracts people, but it's the idea that they are helping others that brings them back" (Walker, 2006, p. 20). Indeed, personal stories about the artisans and their techniques pique consumer interest. Long attentive to producers, market research has helped TTV to better understand consumers and increase sales, in the best interests of artisans.

Festival Sales

Ten Thousand Villages initiated festival sales more than 40 years ago, and continues to conduct festival sales in both the United States and Canada, with 283 such sales reported in 2007. These special events bring the global marketplace of fairly traded goods to communities that do not have a Ten Thousand Villages store. These events introduce people to the concept of fair trade while showcasing the work of artisans from cultures around the world. "Festival Sales are often timed to coincide with larger theme days like World Fair Trade Day or Earth Day, as well as during holiday seasons, spring and garden shows, conferences, trade shows, or as part of

a school or community event" (TTV, 2008b, About festival sales, ¶ 2). One Pennsylvania congregation has sponsored a festival sale each year for 45 years (TTV, 2006). Whether one-time or annual events, festival sales may spark interest and lay the groundwork for development of a store, as it did recently in Tallahassee, Florida (TTV, 2006).

Festival sales allow supporters to sell TTV merchandise without the major investment required for opening and running a store. To assist local organizers, TTV provides free promotional materials and guidance for promoting a sale, consults with organizers to decide how much merchandise to send (a minimum of $4,000), pays all shipping costs, and allows organizers to deduct up to 10% of total sales to help cover direct expenses such as rent and advertising (TTV, 2008d). Organizers return the remaining proceeds and any unsold merchandise to Ten Thousand Villages. TTV uses the proceeds of festival sales to purchase more handicrafts and support more artisans.

E-commerce

In order to support more artisans and broaden its impact, Ten Thousand Villages seeks additional ways to grow its North American market. In August 2005, Ten Thousand Villages launched a new e-commerce website to supplement sales from retail stores (TTV, 2006). The TTV United States web site is accessible at http://www.tenthousandvillages.com/home.php. Aseparate web site for TTV Canada is accessible at http://www.tenthousandvillages.ca/, and available in both English and French languages. The web sites offer the same products as the retail outlets, and also some highly unique and expensive items for which there is limited demand. Like other e-commerce web sites, the web sites offer pictures and descriptions of products and on-line ordering. Unlike most corporate sites, however, they also provide detailed information about many of the individual artisans and cooperatives that produced the products. The information about artisans is intended to stimulate interest in, and commitment, to fair trade among consumers. Within three years, on-line sales exceeded a half million dollars (TTV, 2007).

Sales Results

These combined sales approaches have been increasingly successful. For fiscal years ending in 2000-2003, the organization's income grew at an average annual rate of more than 15 percent per year (TTV, 2006). After two years of more modest growth, TTV experienced dramatic 25% growth in the year ending in 2006, in part because the new web sites increased sales directly and also generated more traffic in retail stores (TTV, 2006). In fiscal year 2008, annual sales exceeded $25.5 million (USD) in the United States and $17.9 million (CAD) in Canada (TTV, 2008f; TTV-Canada, 2008).

Discussion of Ten Thousand Villages

As a leader among fair traders, TTV shares several strengths and weaknesses with other members of the sector. This section first discusses some general strengths and weaknesses of fair trade, with specific comments related to TTV. It also makes suggestions for the future and addresses the continuing significance of TTV's religious origins.

While advocates often assume the beneficial effects of fair trade, thus far little research has documented whether and how individual producers and their families, organizations, or communities actually benefit from it (Becchetti & Costantino, 2006; id21, 2007). Based on anecdotal evidence, TTV has had life-changing effects for a small but growing network of artisans around the world. TTV commerce directly supports the work of some 50,000-60,000 artisans from Africa, Asia, Latin America, and the Middle East (Weatherhead School of Management, 2005). As intended, those who sell products through TTV channels benefit from increased and dependable income over extended periods of time. The TTV website reports how

some individual artisans have benefited from dependable, fair compensation for their products. The increased income enables them and their families to acquire food and water, housing, health care, and education. That is the direct, intended benefit of TTV's approach.

But the benefits do not stop with individual artisans and their families. For example, a Bangladesh craft project turned into Shuktara Handmade Paper, a business that now employs 250 people and markets its products in 15 countries. Furthermore, Shuktara has spawned other businesses in the community that depend upon the steady incomes of its employees. In Bangladesh alone, some 15,000 people are employed by businesses established as a result of TTV (Weatherhead School of Management, 2005). TTV plans to conduct impact assessment (TTV, 2006) but this has not yet been reported.

Perhaps one of the biggest effects of fair trade has been on commercial behavior more generally, leading traditional business people to rethink their trading practices and who they buy from (Tallontire, 2002). These include growing concern among consumers for producers and opposition to unjust or exploitive trading practices. To a large extent, these effects have occurred indirectly through consumer demand. Over the last decade fair trade has evolved rapidly, as consumers have become more aware of the issues surrounding equitable trading relationships and the influence of Western consumers on the expectations and aspirations of Third World producers (Strong, 1997). This increase in social concern has influenced individual consumer buyer behavior and is evident in past and current attempts at boycotting products such as, for example, those originating from South Africa representing disapproval of apartheid; the boycott of high street banks such as Barclays (in the past) and the Midland (at present) for their involvement in Third World debt issues; and the boycott of Nestle for their involvement in supplying Third World communities with infant milk formula (Strong, 1997). Though only a small fraction of all international trade, the volume of consumer goods sold as fair trade is increasing (Tallontire, 2002).

Beyond these direct benefits, however, TTV has served as an experiment, instrumental in evolving a new form of commerce, and now as one of its exemplars. In an era of mass production and mass consumption, TTV clearly demonstrates the availability and continuing consumer interest in culturally-specific handcrafted products. Further, TTV paved the way for fair trade by dealing with artisans and handcrafts; other organizations have initiated the sale of agricultural commodities (e.g., tea, coffee, chocolate). In small ways, these various efforts have begun to reverse or at least moderate the effects of colonialism: under the fair trade model, Third World producers receive greater consideration and more equitable compensation from their First World trading partners.

Furthermore, perhaps most significantly, fair trade has fostered increasing consciousness on the part of First World consumers for how globalization potentially helps but often harms producers. This understanding has promoted the altruistic desire among some consumers to compensate producers more fairly, influencing their buying behavior and expectations. Over time, these changing expectations and behaviors may have a growing effect on the global marketplace. Indeed, Tallontire (2002) argues that the major role for fair trade may be as an innovator and catalyst rather than as a major source of trade. For example, she suggests that consumer demands prompted by fair trade have pressured traditional merchants to pay more attention to their relationships with producers as well as to the conditions of production.

As discussed in this and the following paragraphs, there are several challenges related to the implementation of fair trade practice. Fair trade implies that ethical principles are intimately and necessarily tied in with the process of production. These implications are wide-reaching, because

they suggest that consumers should not only be aware of the price and visible quality of the products and services they buy, but should also be aware of the ethical ramifications of how it was produced (Hira & Ferrie, 2006). Unfortunately, fair trade consumers are rarely ethically consistent. Fair trade consumption can have an appeal for people who organize their lives around one particular cause with a moral content, but it also raises the issue about whether fair trade consumption can be expected to move people whose commitments to the global plight of workers are much weaker than their commitment to a comfortable life for themselves (Strong, 1997).

There is also an issue of limited demand for fair trade products. While the natural market for fair trade products at the moment seems to be young urban professionals and activist groups with higher education, it is not clear whether this is due to preferences by these groups or simply general lack of knowledge about fair trade and limited product availability (Hira & Ferrie, 2006). Randall (2005) has noted several related challenges for the fair trade craft market. As a niche market, it has limited growth potential (with market saturation where it has existed longer). Free trade agreements in many parts of the world have increased competition with fair trade organizations by reducing trade barriers. Even with e-commerce, fair trade organizations have relatively limited distribution in the market place. Historically, these organizations have limited marketing and promotional budgets, relying instead on word of mouth.

As TTV bridges the gap between First and Third World economies, there are inevitable difficulties. On a small scale, it has been relatively easy for TTV to maintain its focus on producers. But as the organization grows, it may be more difficult to develop and maintain person-to-person relationships with producers and to continue prioritizing them over consumers. For example, efforts to expand markets often entail greater attention to consumer demands and communication of these demands to producers, potentially threatening the cultural integrity of producers. Expanding markets must also take account of price pressure from mass market competitors. As fair trade has grown, its products have attracted the attention of mass marketers who can compete by securing comparable products but at lower cost and without providing fair compensation to the producers (Low & Davenport, 2005). Furthermore, some multinational corporations have garnered positive publicity for their brand by making relatively minor commitments to fair trade (e.g., Starbucks only sells 1-2% certified fair trade coffee) while simultaneously working to undermine international agreements supporting fair trade (Fridell, 2004). Such corporations engage in fair trade to bolster their public image, essentially using it as way to increase their own profitability.

More broadly, LeClair (2002, 2003) and Fridell (2004) have noted several weaknesses of the fair trade approach. Continued reliance on craft production may limit the ability of artisans to adapt and compete in a changing world. Because fair trade functions by creating international markets for traditional products, it both rewards artisans for continuing to produce traditional products and makes them dependent on the vagaries of a distant marketplace far outside their control.

In looking to the future of TTV and the fair trade movement, there are both great opportunities and unique challenges ahead. For example, Randall (2005) suggests that fair trade organizations possess a competitive advantage in the current social and political climate because of growing consumer interest and concern for social responsibility, ethics, and green products. As a result, they have opportunity to enter mainstream markets and expand market share. But achieving significant growth may require increased branding and marketing, partnering with mainstream distribution channels, and further innovation. Littrell and Dickson (1997)

recommend two specific areas for innovation: research among consumers to guide product development by artisans and development of training programs for artisans. Both possibilities raise concerns about cultural imperialism, as suggested above, but they also recognize the inevitability of mutual influence and cultural exchange in a global economy. Littrell and Dickson (1997) also suggest the need for leadership development, among both fair trade organization staff and producers, and more sophisticated approaches to organizational planning as ways to grow fair trade. Whatever the approach, the obvious appeal for fair trade organizations of extending markets is their ability to benefit more producers.

Going further, Oxfam has promoted the idea that fair trade should prepare producers to compete on the open market (Mayouz & Williams, 2001). Deterred by their own efforts to expand market share for producers, Oxfam concluded that fair trade could be better evaluated by the extent to which it enabled producers to compete successfully. This reframes the goal of fair trade, drawing attention to the need for diversification of products, lessened dependency upon the NGO intermediary, and promoting producers' access to markets and strengthening their negotiating positions. From this perspective, successful artisans would rotate out of relationship with the fair trade organization, thus making room for new artisans in need of support.

Despite these quite practical realities, for our purpose here it is important to remember that TTV was birthed as an expression of Biblical faith. Characteristic of Mennonites, TTV began with a simple effort to embody Christian brotherhood and discipleship. Based on profound respect and concern for impoverished people in developing nations, TTV sought mutually beneficial economic relationships that establish persons as the center, source, and purpose of economic life. By prioritizing the needs of workers and the value of work itself, it stood in contradiction to the prevailing global economic system and served as a sign of potentially more equitable and just economic relations. Despite the dramatic recent growth of TTV (and fair trade, more generally), it still constitutes a minute fraction of global trade. Nevertheless, it is a sign of what could be, a sign that teaches us a better way to participate in the global economy.

Implications for Christians in social work

Today, social workers and their clients face a global system in which people are bound by a complex web of economic relationships (Polack, 2004). Globalization has implications for the practice and education of social and community workers in both affluent and poverty stricken areas. In addition to social work professionals who work internationally, globalization also affects the practice of those who previously saw their work as essentially rooted in local conditions and community needs (Lyons, 2006). More than ever, global conditions affect them, their clients, and their communities.

In the context of globalization, TTV exemplifies the importance of economic development for alleviating poverty, and reminds us to address the economic foundations of people's lives. That is a simple but important message for both Christians and social workers, and especially for Christians in social work. To the extent this is important for social work practice, it is also important for social work education and the preparation of new practitioners. The TTV model suggests that there are some concrete things we can do about global poverty. These include creating or increasing employment opportunities by facilitating markets for traditional products or commodities. Such interventions provide immediate income for participants and, long-term, an important foundation for holistic community development. In either case, the model demonstrates the value for social workers of understanding economics. The fair trade model of economic support—creating markets for producers—may be appropriate in impoverished American communities where social workers practice as well. On a personal level, we can also

support such markets with our own purchases. Furthermore, the organization's history suggests that one or a few individuals can initiate an innovation that, over time, precipitates a social movement. TTV's recent history also suggests the increasing need for business expertise as these efforts achieve larger scales. For example, TTV administrators must deal with international law, branding and franchise agreements, e-commerce, and other aspects of the global marketplace. In short, social service approaches alone are not adequate or appropriate for combating poverty.

Indeed, TTV represents a category of social enterprise. Straddling the boundary between nonprofit and private sectors, social enterprise is broadly defined as "business trading for a social purpose" (Social Enterprise Coalition, as cited in Alter, 2007, p. 11). More precisely, Alter (2007) defines social enterprise as "any business venture created for a social purpose—mitigating/reducing a social problem or a market failure—and to generate social value while operating with the financial discipline, innovation and determination of a private sector business" (p. 12). She identifies several early types of social enterprise including: cooperatives, fair trade, community development corporations, affirmative businesses (i.e., sheltered employment), microenterprises, civil society organizations, base of the pyramid (BoP), government funders, and venture philanthropists. She goes on to identify a variety of more recent innovations developed from these models. In sum, the field of social enterprise—whether early or more recent models—encompasses a variety of innovative approaches for dealing with social problems and for promoting the social good. Thus far, the field has received little attention from scholars (Mosher-Williams, 2006). While some of these approaches are already familiar to social work practitioners, others merit consideration and application. No doubt, social workers have much to learn about these cross-sector and interdisciplinary collaborations that may represent the wave of the future. At the same time, social workers may contribute to further innovation.

Innovations of this sort are consistent with both the social work Code of Ethics and Christian scripture. As social workers we are obligated to "promote the general welfare of society, from local to global levels, and the development of people, their communities, and their environments" and to "promote social, economic, political, and cultural values and institutions that are compatible with the realization of social justice" (National Association of Social Workers, 1999). Likewise, scripture says, "What good is it if you have faith but no deeds? Suppose a brother or sister is without clothes and daily food. If one of you says to him, 'Go, Iwish you well; keep warm and well fed,' but does nothing about his physical needs, what good is it? In the same way, faith, by itself, if not accompanied by action, is dead" (James 2:14-17; NIV). From either professional or faith perspectives, TTV represents a way to help the whole person. It addresses the economic needs of disadvantaged people by providing work that engenders dignity and cultural respect, and it is doing so on an increasingly large scale.

Conclusion

Given the scope of global poverty and the presence of so many barriers to progress, social and economic justice will require many partners and a variety of strategies (Seipel, 2003). Obviously, Ten Thousand Villages and the innovation of fair trade may ever only comprise a small part of what's required to eliminate global poverty. But it's a start, and a potential sign of things to come.

Endnotes

1. In 1940, the United States government granted conscientious objector status solely on the basis of membership in a recognized pacifist religious group (e.g., Mennonite) and established Civilian Public Service as an alternative to military service for conscientious objectors (conscientious objector, 2008).

2. Currently, IFAT has more than 300 organizational members in 70 countries, including many artisan cooperatives from the South (Cooperation for Fair Trade in Africa, 2008). It was previously named the International Federation for Alternative Trade and retained the original acronym (Southern Alternative Agriculture Network, 1998).

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Churches Reaching the Very Poor with Savings-led Microfinance in the Dominican Republic, Kenya, and the Philippines: Results of a Pilot Test

Russell P. Mask and Benjamin P. Borger

Microenterpise development (MED), the provision of loans and other services to the poor to start or expand microbusinesses, is a widely-practiced anti-poverty strategy in low-income countries. Despite its popularity, the ability of MED to assist the very poor has been limited. The promotion of informal savings and credit associations (SCAs) by local churches is an alternative model pilot-tested by the Chalmers Center for Economic Development in the Dominican Republic, Kenya, and the Philippines. Empirical data is presented to show that SCAs' capacity to reach the very poor far outstrips that of traditional MED. Next, the differences in the theoretical frameworks of the two approaches are contrasted, and several biblical foundations for the promotion model are offered. Finally, limitations of the model are discussed and implications are drawn for social workers interested in economic interventions that assist the very poor.

M**icroenterprise development (MED), a poverty alleviat**ion intervention of providing loans and other services to poor people to start or expand their microbusinesses, has become a popular strategy to address the deprivation that is such a major constraint to building sustainable families, churches, and communities in low-income countries. Non-governmental organizations (NGOs), missions, and churches have all established various forms of loan programs for poor people since at least the 1970s. American churches have even tried to establish long-distance loan programs for believers overseas. This paper presents a brief history of microenterprise development, discusses the limitations of credit-led MED programs to serve the very poor, and then describes the experience and results of Chalmers Center's pilot testing of savings-led microfinance with local churches in three countries. Theoretical assumptions of savings-led microfinance are compared with credit-led MED programs. Limitations of savings-led microfinance and implications for social work practitioners are discussed so that social workers can assist churches or Christian ministries as they design or assess microenterprise interventions for very poor people in low-income countries.

Brief History of Microenterprise Development

The selection of Bangladeshi Muhammad Yunus as the 2006 Nobel Peace Price winner is the latest good press for microenterprise development (MED). His Grameen Bank, which began as action-research in one village in 1976, has now grown to serve over 7 million poor households in Bangladesh (Grameen Bank, 2007) and has stimulated many replications in various countries around the world. According to the Microcredit Summit (2007), the 3,113 microcredit institutions that report to it currently serve 113 million clients around the world. These MED programs promise to raise families above poverty by lending them money to start or expand their businesses. They exist because formal banks in most countries refuse to bear the costs and risks of lending small amounts of money to poor people who have little collateral and no formal credit histories to demonstrate their creditworthiness.

The ability of the largest and most business-like programs, such as the Grameen Bank, to reach financial sustainability has stimulated much excitement among many types of development actors, including donors. When MED programs reach certain high efficiencies and reduced costs per person served that come from serving many thousands of "clients," donors will no longer have to continually subsidize these programs. Combining this financial sustainability with the promise of MED to enable poor people to pull themselves up by their own bootstraps is highly attractive and has stimulated the creation of many new "credit evangelists" (Dichter, 2007, p. 16; Rogaly, 1996) who have not yet studied the hard work, mistakes, and unintended harm done to individuals and credit markets by the pioneering MED programs (Abugre, 1994, Adams & Von Pischke, 1994). Many of the new practitioners, particularly those from North American churches or small missions and NGOs, are not yet well-trained in community development, economics, or finance and are at risk of repeating the mistakes made by many groundbreaking microenterprise development organizations in the 1970s and 1980s. Many are not aware of the simple fact that there have been many more MED program failures than successes (Ledgerwood, 1999).

This history of microenterprise development has had three distinct waves, the first of which existed from the 1970s until mid-1990s when donors and practitioners developed effective field methodologies to provide credit for microbusinesses in ways that would be repaid on time (Helms, 2006). These methodologies focused on the business of the poor person with the assumption that by improving the business, the family would move out of poverty and create jobs for other people to move out of poverty as well.

The second wave began in the mid-1990s with the shift in focus from the viability of the microentrepreneur's business to the financial sustainability (profitability) of the MED service provider (Helms, 2006; Rhyne & Otero, 1994). This led to the development of commercialized and competitive market-based microfinance as multiple MED providers started competing with each other for clients in many low-income countries (Christen & Drake, 2002). The market-oriented approach also forced MED programs to become microfinance institutions (MFIs) that focused increasingly on financial services rather than on costly-to-deliver nonfinancial services that might stimulate business improvement in their clients. By the early part of the current decade some of these MFIs began expanding their financial services beyond microcredit into more broad microfinance services that also included savings, insurance, and money transfer services. This shift, when approved by central banks, allowed MFIs to meet the needs of their clients for broader financial services while accessing cheaper capital (the borrowers' savings) to fund their growth. Among established practitioners and most analysts, microfinance has thus come to be understood as broader than microcredit (Sengupta & Aubuchon, 2008) and use of the term "microfinance" has come to replace the term "microenterprise development."

Athird wave of MED seeks to push past the limits of commercialized microfinance towards ensuring that very poor populations generally excluded from the first and second waves can access financial services that enable them to obtain lump sums of money for a variety of needs, including not only business investment, but also for household emergencies, life-cycle needs, and other household assets (Rutherford, 1999). Amajor emerging major strategy for this is the formation of savings and credit associations (SCAs) that are solely funded and managed by their members with no outside capital. These savings-led groups are of great interest in the third wave because of their demonstrated ability to reach both very poor and rural people that have been excluded by large-scale microfinance institutions and banks (Allen, 2006; Ashe & Parrot, 2001).

Large-scale Credit-led Programs Do Not Reach the Very Poor

In spite of the apparent success of many microfinance institutions in growing to very large scale and reaching program sustainability, the field remains largely stymied by the economics of reaching very poor and/or very rural people in ways that are good for the household and financially sustainable for the program (Helms, 2006; Hulme & Mosley, 1996; Ledgerwood, 1999; Wright, 1999). Reaching an urban Peruvian family just below the poverty line is much easier than reaching a destitute farming family that eats one meal a day. Thus, most "clients" of microfinance institutions are around or just below the poverty lines in their countries (Helms, 2006). The root of the problem is the fact that extremely poor families can only absorb tiny amounts of capital, perhaps as low as $10-$20, if they are expected to repay it in the form of a loan. For MFIs, loans this small have equal or greater administrative costs per dollar lent as do $200 loans (de Aghion & Murdoch, 2005). Reed (2006) found that operational expenses per dollar lent in programs that lend to mostly very poor people are from 65% to 135% higher than programs lending to mostly less-poor people. In general, second wave microfinance institutions tend to focus on less-poor urban or town residents and avoid the very poor as well as people in agricultural areas where drought or insects can impact everyone at the same time.

The most commonly used practice in the industry is to measure "depth of outreach"1 to the poor by using the proxy measure of loan size, on the assumption that a large loan would be unaffordable to the poorest borrowers (Christen & Drake, 2002; Ledgerwood, 1999; Simanowitz & Walter, 2002). The case of Philippines microfinance institutions, which are viewed as some of the best in the world in terms of depth of outreach, demonstrates the inadequacy of most MFI efforts to reach to the poorest. Philippine microfinance institutions' mean loan balance per borrower is only $93 (Sicat & Graham, 2006), compared to an overall Asian mean loan balance of $224. World-wide, the mean loan balance for microfinance institutions is $813 (Microfinance Information Exchange, 2005). Philippine MFIs are thus able to offer mean loan sizes that are 41% of their Asian counterparts and 11% of the global mean loan size (Microfinance Information Exchange, 2005). 2

However, even with this impressive depth of outreach, the Asian Development Bank reported that more than two-thirds of poor Philippine households still do not have access to microfinance services (Asian Development Bank, 2004). Much of this is because poor families self-select themselves out because their low income and vulnerability to shocks prevent them from taking the risk of having to repay $93 loans. It is also the case that MFIpolicies in many countries exclude the poorest people (Matin & Helms, 2000).

Small-Scale, Savings-Led and Church-Centered Microfinance

The Chalmers Center for Economic Development at Covenant College, one of the early evangelical adopters of Third Wave savings-led microfinance, began pilot testing third wave interventions with local churches in 2000.3 Founded on the microfinance theory of Stuart Rutherford's "Promotion Model" of microfinance (1999),4 Chalmers sought to train churches to form their own SCAs and thus build on indigenous savings and financial systems that are already known and understood in many countries around the world.

One type of SCAis the Rotating Savings and Credit Associations (ROSCA), indigenous savings and loan systems in which a group of people that know and trust each other agree to each contribute a fixed amount of money each week to a "pot" of money (Bouman, 1994; Rutherford, 1999). Each week a member of the group takes his/her turn getting the entire pot and continues making the agreed-upon weekly pay-ins for future weeks until each ROSCAmember has had his/her turn taking the pot. Once the pot has rotated through all members, the ROSCAterm is finished and it usually starts up again, though sometimes with membership or policy

modifications. The ROSCAis an extremely simple and powerful tool to intermediate funds between savers and borrowers that trust each other in a community or other affinity group. One of its strongest characteristics is that the group meetings function as extremely transparent "action audits" where the members are able to assess the trustworthiness of the group and its members (Rutherford, 1999).

Slightly more complex than a ROSCAis a SCAcalled an Accumulating Savings and Credit Association (ASCA). ASCAs are also built solely on the savings of their members, but unlike the ROSCA, the ASCApot accumulates over time. The members contribute their savings but loans occur only upon the demands of the members. If no member needs a loan in a given week, the pot accumulates until loans are needed. Interest rates, often up to 10% a month, are usually charged on loans. But, since the associations are owned by the members, the interest proceeds go to the members. ASCAs around the world often have ending times, usually around religious holidays or other events that require large lump sums of money. These ASCAs that clear the funds and books at these times (another form of action audit) are called time-bound ASCAs (Rutherford, 1999). Non-time-bound ASCAs are ASCAs that do not have scheduled endings. In North America and Europe, credit unions are examples of formalized and regulated non-time-bound ASCAs.

The Chalmers Center began pilot testing its promotion model in 2000 and this resulted in the production of a facilitator handbook to guide the creation of SCAs. There are four basic elements to promoting SCAs.

First, the promoter must identify churches and church leaders interested in using savings and credit associations to minister to the poor. This is done through an orientation session with the local church as well as a subsequent orientation for church leadership.

Second, when sufficient consensus has been developed amongst church members and their leaders, the group formation can begin. The promoter facilitates 10-30 prospective group members in developing their own mission, membership criteria, financial policies, management and governance systems, and monitoring and evaluation mechanisms.

Third, ongoing member training is done using a series of Bible studies that integrate biblical worldview messages with technical issues vital to the group's success.

Finally, the end of a savings-group cycle is also used as an opportunity for participatory impact assessment and revision of group policies and procedures for the next cycle (Corbett, et al, 2006).479

Empirical Comparison of Chalmers Center Savings-led Microfinance with Large-Scale Microfinance Institutions

The Chalmers Center pilot work in Nairobi, Kenya, from 2000 until 2002, resulted in the formation of four time-bound ASCAs. Two of them, based in Mennonite and Baptist churches in informal settlements (slum areas), were pilot projects monitored by Chalmers field staff. Chalmers' pilot work also began in 2001 in the Philippines, in close cooperation with Food for the Hungry (FH), which desired to test the savings group model in urban, rural, and squatter relocation communities where it was doing child development programs. Chalmers Center national field staff worked in six FH operations areas and promoted the formation of one ROSCAand 14time-bound ASCAs in seven FH-partner churches. Fifty additional savings groups outside the FH pilot areas were also formed, though little data was ever gathered on them due to staffing constraints. Beginning in 2003, the Chalmers Center also worked closely with FH to pilot test eight savings groups in the Dominican Republic, particularly in rural areas and along the Haitian border in one of the poorest areas of the country.5

The data in Table 1 reveal the mean savings balances and loan sizes of the time-bound ASCAs promoted by Chalmers Center field staff in the three countries compared to means for MFIs in each region.

Table 1: Chalmers Center Savings Groups and Regional MFI Savings Balances and Loan Sizes

Chalmers Center Pilot Testing Country	Chalmers ASCA Mean Savings Balance	Mean Regional MFI Savings Balance	Chalmers ASCA Mean Loan Size	Mean Regional MFI Loan Size
Kenya	$7.90	$68	$8.67	$348
Philippines	$14.41	$100	$16.07	$224
Dominican Republic	$58.04	$548	$57.37	$1238

Note: Regions used are Africa, Asia, and Latin America. From Chalmers Center Database raw data; R. Smedes , Smedes, R., 2005, *Quarterly Report: April-June 2005*. Unpublished raw data; Microfinance Information Exchange (2006a, 2006b, 2006c).

The data in Table 1 clearly reveal that the savings-led model of promoting time-bound ASCAs has the potential to serve extremely poor people who might not be able to qualify for loans from microfinance institutions. Mean savings in the 30-member Mennonite group in Kenya was $7.90 (weekly savings contributions were 29 cents) and mean loan size6 of the 55 loans made by the group was $8.67, only 2.5% of the East African mean loan size of $348. The group's mean savings balance of $7.90 was 11.6 % of the East African mean of $68(Microfinance Information Exchange, 2006a, p. 10).7

The average loan in Latin American and the Caribbean is $1,238. Chalmers Center ASCAs had mean loan sizes of $23.44, $54.69, and $69.79, from 1.9% to 5.6% of regional averages. Regional mean savings balances are $548, almost ten times that of Chalmers' groups' mean savings balances of $58.04.

One Dominican Republic group not included in Table 1 data is a ROSCA, which, among its many challenges, experienced the deaths of two of its 31 members during its six months of existence. In spite of this, the group managed to provide each of the 31 members their full "pot" of $19.37 from the ROSCA. However, they did decide to not continue due to the emergencies, economic problems, and other difficult times they had faced (Smedes, 2005).

For Philippine groups, Table 1 also clearly indicates deep poverty outreach with mean savings amounts of $14.41, compared to an Asian mean of $100. The Chalmers mean loan size of $16.07, was only 7% of the approximate loan size of $224for regional MFIs and 17% of the $93 mean for Philippine MFIs,8 some of the best in the world at reaching very poor people.

In only one case in all three countries did the outreach performance of a group approach the regional averages and this was one of the 50 groups that formed outside of Chalmers Center Philippines pilot work. After being trained by the Chalmers Center Philippine staff, an Assemblies of God pastor encouraged his church to form a ROSCA, quickly followed by a time-bound ASCAthat grew to 40 members with a mean savings balance of $80.79 (Garcia, 2006). It appears that this group was able to save more than any other Chalmers Center group in the world for several reasons. First, the 24-month term was much longer than other groups, which tend to last for six to 11 months. Second, the pastor and other church leaders strongly encouraged the

formation of the group and maximum savings mobilization by encouraging people to walk to church and save on bus fare, reduce soft drink consumption, and reduce expenditures on prepaid cell phone cards.9 This strong advocacy clearly had important effects. Third, the group made no loans to any members for the first year of its existence, focusing solely on savings (Garcia, 2006).

The Chalmers Center experience indicates that local churches can reach out to very poor members and people in the community by forming savings groups whose very small weekly pay-ins are accessible to extremely poor people that might otherwise not be served by microfinance institutions and certainly banks. In all three regions, Chalmers pilots had mean loan sizes less than 10% of the regional averages and mean savings balances less than 14% of regional MFIaverages. These savings groups offered extremely poor people the opportunity to save and borrow from each other in tiny amounts that they could manage without having to bear the risk of defaulting on much larger MFIloans.

Furthermore, savings-led microfinance enables poor people and churches in their communities to do something now, using the local resources and assets God has put in the community. They do not have to wait for a MFIto come to their area or convince the MFIto lend to people much poorer than it normally does and they do not have to write proposals to outside donors to fund a micro-credit program. This financial ministry has potential to unleash many thousands of churches in low-income countries to help poor people in their communities, demonstrated most clearly with the recent experience of Free Pentecostal Fellowship in Kenya in rapidly forming 230 SCAs with savings and loan balances very similar to Chalmers (Mersland, 2007).

The Differing Assumptions of Savings-Led Microfinance Compared with Credit-Led MED

The differences between Chalmers' SCApromotion model and that of most credit-led Christian MED programs run much deeper than just the disparity between mean savings and loan balances. This section explores three basic distinctions in the assumptions of the two approaches: the asset-based focus of the intervention, the household as the unit of analysis, and the role of the local church.

Asset-based Focus

First, the focus of savings-led microfinance is on the assets and resources that God has already placed within poor communities10 while the starting point for credit-led MED is the poor's lack of assets, particularly their need for business capital (and sometimes small business training). If deficits of capital are seen as the primary constraints on income, the most significant role of the program becomes injecting outside capital to address this need.

There are two weaknesses with needs-based interventions. First, by relying heavily on credit, needs-based MED interventions fail to recognize that poor people can and do save and can assist each other when those savings are accumulated in safe ways. Such financial and social capital is often ignored or underestimated. Second, needs-based approaches oversimplify the integrated and complex nature of poverty and focus on surface-level manifestations instead of underlying causes.11

With a broader understanding of poverty, savings-led programs recognize that assisting the business of a poor person through microcredit, while usually very necessary, is not sufficient to unleash the potential of the household to overcome its poverty situation. There are simply too many constraints involved, particularly issues involving vulnerability.12 Savings-led microfinance, on the other hand, even without necessarily stimulating business income growth,

might have positive effects at protecting income and decreasing vulnerability (Wright, 1999). While savings-led microfinance can address business-related issues, it can also serve much broader needs. One might say it is finance for life rather than finance for business.

During program start-up, rather than asking a poor person how much capital she needs to start or expand her business, asset-based thinking encourages the MED practitioner to learn how the poor person is already managing her existing capital, including where and how she saves.13 The practitioner may learn that there are sufficient microfinance services already in place in the community and thus avoid duplication, unintentional damage to existing financial systems, or creating unhealthy dependency on outside resources when local systems already exist.

For the Christian practitioner, asset-based thinking can be grounded in the creation mandate (Genesis 1:28) which implies that God has given everyone, including poor people, assets that he expects them to steward and multiply (Miller, 1998). Similarly, Christian practitioners of the savings-led approach can also assume that all people, no matter how poor, are created in the image of God and thus can be expected or even required, to use their God-given creativity to design their own savings and loan systems based on their context, assets, and needs.

The Household as the Unit of Analysis

The second point of departure for a savings-led microfinance promoter from that of credit-led MED is to use the household as the unit of analysis instead of only addressing the needs of the individual client's business. Savings-led promoters see the household as a producer, with multiple productive assets, as well as a consumer that chooses how it invests and consumes based on a set of concerns more broad than simply business investment (Chen & Dunn, 1996; Johnson & Rogaly, 1997).

Many MED programs, including some MFIs, require clients to use the loans for investment in a business. But, if a client does not have savings and the MFIdoes not make emergency loans for non-business needs, there will be times when a household will be forced to decapitalize a business in order to buy medicines for a sick child or pay school fees. The client might thus lose business income and her capacity to repay the loan. Savings-led microfinance, however, is usually designed to address the broader household needs for emergencies and life-cycle needs such as school fees because the savers themselves capitalize and manage it.

The Role of the Church

The final differing assumption of Chalmers' SCApromotion model is that it sees the local church as a more effective promoter of microfinance systems than a direct provider of services. Many credit-led programs have experienced difficult times with churches (Bussau & Mask, 2003; Oberdorf, 1999), as local churches do not always understand the economic and business rationales of credit or need for MFIs to become sustainable. Many churches prefer to think in terms of grace instead of accountability and this, unfortunately, creates incentives to not repay loans. It is very rare for a local church to be able to establish a credit-led microfinance program that will collect its loans and even remotely approach being sustainable (Bussau & Mask, 2003).

In this context, the savings-led microfinance approach offers the local church the opportunity to engage in an appropriate and simple form of microfinance that uses the members' knowledge of each other and their assets (savings). When the members of a local church form their own ROSCAs and ASCAs, they determine their own development process. Women in the church can be empowered, as ROSCAs and ASCAs are often very attractive to their asset base (they often store their savings in mattresses, bottles, jewelry, or even the hems of dresses).

The group members can, hopefully, decide to serve non-believers or members in these groups, but it is their prerogative. They decide how much to save and how often and how large

loans should be and to whom they should go. Assuming the church itself is competently led and governed, local churches can use their existing social capital and intimate knowledge of each other's character to build a trustworthy financial system with stronger economic incentives for borrowers to repay. These savings groups are best if they are not church-owned or managed, but they are meant to be nurtured and guided by the fellowship and teaching of a local group of believers committed to living out the teachings of Christ in both word and deed.

Limitations of the Innovation

Of course there are also limitations to savings-led microfinance, some of them significant. Chalmers' experience with its largest savings group in Kenya and the Philippines demonstrated that if the church context for the savings group is one of dependency on outside money, especially missions or Christian NGO funds, then there can be real obstacles to promoting savings groups within churches. Similarly, the vision and commitment of the church leaders is crucial. If church leaders conceive of the gospel as merely verbal preaching, then little, if any, "deed" ministry is possible.14Beyond that, church leaders must be willing to try a high accountability ministry such as microfinance. This is not always easy if they are accustomed to relief-type benevolence ministries where "beneficiaries" are given goods or services with nothing expected in return.15

Additionally, the Chalmers Center has learned through experience that training church women is centrally important. Since formal church leaders are often men, informal women leaders must also be brought into the process. Men often do not appreciate the value of savings-led microfinance approaches and would often prefer larger injections of capital for their businesses, which are typically larger than women's businesses (Ledgerwood, 1999). For these reasons, Chalmers has learned that intentionally working through local churches and their leaders can be a long and slow process compared to the massive scale now being achieved by programs in Africa and Asia that do not work with churches (Allen, 2002; Ashe & Parrot, 2001; VSLAssociates, n.d.).

Afinal limitation is that capital buildup in ROSCAs and ASCAs, especially if they are made up of poor people, is likely to be quite slow. This is particularly the case in time-bound ASCAs that have short terms of four to eight months. The Chalmers Center experience indicates that the lump sums are small and are likely to be insufficient to single-handedly raise a poor family above poverty in a short amount of time. However, it is possible for vulnerability to be reduced in just a few cycles of savings group membership. Access to savings to buy medicines for children's illness is a valuable safety net for a very poor family and developing this without depending on outside funding is certainly positive.

Implications for Professional Social Work Practice

The popularity of MED continues to grow as a one of the preferred options for social service assistance to poor communities in low-income countries and so it is increasingly important for social work professionals in North America to have at least a basic understanding of the different models of MED or microfinance and some of the recent innovations among Christian practitioners. It is equally important that Christian social work professionals are not intimidated from critically assessing MED or microfinance programs simply because they lack a background in economics or small-scale finance. The following are several basic questions that social work professionals can and should ask of these programs to ensure that they are truly reaching poor communities with quality social service assistance:

1. Who is being targeted by the program, and who is excluded? Different interventions are best suited to serving clients at different levels of poverty. Are there groups of

people that typically self-select out of the program? This is usually a good indication that the intervention is not appropriate for meeting these group's needs.

2. Does the program use an asset-based approach to assisting the poor? The most sustainable and transformational solutions to addressing poverty start by acknowledging the strengths, skills, and resources already present within the individuals and the community.
3. Does the program's design recognize the complex nature of poverty, both in its multiple manifestations and underlying causes? Business interventions, or programs solely targeted at increasing income, often bring with them a poverty-as-deficit mentality that assumes capital is all that is needed address the problem. Finance-for-life instead of a narrow microcredit-for-business approach respects the principle of client self-determination (National Association of Social Workers, 2000). MED and microfinance practitioners should seek to empower and equip the poor with the economic/financial tools to address their problems as they prioritize them, not as we prioritize them.
4. Is the MED program fully utilizing the networks of trust and social capital that exist within the community? The key to any microfinance intervention is that there is sufficient trust in the program for it to operate effectively. Before trying to establish a program/association/institution in a community, practitioners need to ask themselves, "Where is trust present within this community?"
5. Finally, for the Christian programs, is the local church involved in the microfinance ministry in an appropriate way? The local church certainly should be involved in poverty issues within the community, but it is just as important that the role the church takes in this is designed to mitigate harm and maximize transformational impact. If the church causes harm then this will hurt its witness in the community.

Conclusion

Within the historical backdrop of the evolution of MED theory and practice, this paper has explored the relevance of Chalmers' pilot research in SCApromotion by local churches in Kenya, the Philippines, and the Dominican Republic. Both the empirical data and the underlying theoretical assumptions of a savings-led microfinance model differ greatly from the traditional credit-led approach to MED.

Hopefully we have demonstrated that small-scale savings-led microfinance should not be easily dismissed. It may seem counter-intuitive, but the smaller size of ROSCA/ASCAsavings and loans should actually be understood as indicators of the success of the methodology at reaching the lower poor. For the poorest, designing appropriate financial products most often means designing smaller financial products. It is these products, services and the informal associations providing them that have the best chance of reaching those with the least access to financial services. Beyond the economic impact, the social advantages of these associations can be seen in their ability to affirm the dignity, self-reliance and the presence of local resources in even the poorest of communities.

Finally we offer a word of caution and encouragement to North American social work practitioners interested in this topic. Though MED and microfinance are popular strategies for combating global poverty, neither should not be viewed as an economic panacea appropriate for any poverty situation. Furthermore, a program designed to support a poor community's access to financial services in North America will probably look very different than those models that have been developed for the contexts of Southeast Asia or Sub-Saharan Africa. Financial markets,

social safety nets, and social capital in North American take very different forms than in low-income countries. On the other hand, the principles of good microfinance are generally applicable to all contexts. Agood model will start with local assets and seek to multiply those assets to address the financial needs that particular community considers a priority.

For local churches desiring to engage in Christian microfinance it is essential that the program's design reinforce their witness as the tangible hands and feet of Christ in the community, while at the same time safeguarding the church from problematic roles of financial service provision that could undermine their message or cast doubt upon the motives or actions of the community of believers. Done correctly, savings-led microfinance can be a powerful way for a local church to love its community using its own resources to address poverty needs. v

Endnotes

1. "Depth" of outreach refers to the level of poverty that a MED program reaches. Deeper outreach means clients that are more poor.

2. These median loan balances are those of *NGO* microfinance institutions.

3. The Chalmers Center is a training extension arm of a small Christian liberal arts college with off-campus research and extension functions similar to agricultural extension programs of land-grant universities. Two key objectives have driven the Chalmers Center since its inception: maintaining a focus on microeconomic development strategies that can be used by local churches and identifying economic interventions that target extremely poor people.

4. Rutherford's seminal research of savings-based microfinance describes three options for organizations that seek to ensure that microfinancial services are accessible to very poor people: 1) provide the services yourself by becoming a provider of microcredit, perhaps similar to the Grameen Bank, 2) manage savings and loan services for poor people, who will make deposits to you as you become an informal banker, and 3) promote the formation of user-owned savings and credit associations by training poor people to organize, fund, and manage their own savings and credit associations (1999).

5. Pre-pilot research demonstrated that Dominican ROSCAs are known to be relatively small, having only 10 members. Time-bound ASCAs are a financial intervention in the country, which only knows ROSCAs, credit unions (non-time-bound ASCAs), and banks.

6. Loan balances measure how much money is still owed to the lender, not the initial loan size. Typically when all borrowers are aggregated, loan balances are usually approximately 50% of the size of the original loans made to a borrowers.

7. There is no quantitative data for the second savings group (combination ROSCA/time-bound ASCA) piloted by Chalmers in Kenya.

8. See footnote 7.

9. Filipinos send 200 million text messages a day, an average of 2.4per capita, so there is potential for significant savings for a household of five or six members (Bulos, 2004).

10. The asset-based approach, popularized by Kretzmann & McKnight (1993), challenges community development initiatives to focus on assets and not just needs.

11. This conception of poverty as simply a deficit dominated most MED programs until late in the second wave of MED (Ledgerwood, 1999; Myers, 1999; Seibel, 1994), focusing on the lack of capital and sometimes business skills and knowledge. Even today credit-led MED programs often have trouble addressing the interconnected web of deprivation that includes lack

of income and assets, vulnerability, powerlessness, isolation, and physical weakness (Chambers, 1983) because sustainability concerns often force them to specialize in microfinance alone.

12. Hulme and Mosley (1996) found that that credit-led MED programs that were most successful in addressing income poverty via investing in clients' businesses were least successful in addressing the vulnerability of the poorest of the poor to cope with periodic shocks on the household such as sickness, natural or man-made disaster, etc.

13. In so doing the practitioner is likely to learn about existing ROSCAs and ASCAs (and perhaps even MFIs) in a community and can then work with the community to analyze the existing systems and together determine their strengths and weaknesses (Bouman and Hospes, 1994). This process is referred to as a financial landscape analysis and is particularly important for expatriate microfinance practitioners to conduct since their understanding of the community's values, customs, and informal institutions is usually relatively weak.

14. Chalmers Center Dominican Republic pilot staff spent significant time orienting church leaders to the validity of microfinance as a legitimate "deed" ministry of the local church (Donthamsetty, 2006).

15. One SCApromoted by Chalmers in Kenya started off quite large with over 60 members saving 29 cents per week. As the months passed, membership grew to 109 members but it became clear that one of the group leaders had erroneously promised the members that Chalmers would "empower" them by injecting outside capital in some ratio to the amount of savings each members had (Tuju, 2001). When the group members fully realized that they were not going to receive outside capital, the group shrank to less than 20 members.

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