

A CONFRONTATION OF ECONOMIC AND THEOLOGICAL APPROACHES TO “ENDING POVERTY” IN AFRICA

E Philip Davis¹

**London School of Theology and Brunel University
London**

Abstract: We seek to assess the adequacy of the “economic” as opposed to a “Christian” worldview in confronting one of the major challenges to the world, namely the chronic nature of absolute poverty in much of Africa. We find that economic analyses rely on an excessively narrow view of human motivation, which may vitiate secular attempts to aid development. A blend of Biblical understanding and economic insight is needed for a genuine transformation of the lives of the poor to take place.

Keywords, Poverty, development, Christian theology. welfare economics

JEL classifications: D63, I32, O10, Z12.



¹ London School of Theology, Green Lane, Northwood, Middlesex and Economics and Finance, Brunel University, Uxbridge, Middlesex UB3 4PH (e-mail ‘e_philip_davis@msn.com’). I thank my supervisor, Robert Willoughby and also Sumon Bhaumik, Philip Booth, Donald Hay and Nicola Spagnolo for helpful discussions.

Contents

Introduction	3
1 The relevance of poverty in today's world - the situation in Africa	3
2 Understanding the overall approach of Christian theology to poverty	5
2.1 Causes of poverty	6
2.2 Responses to poverty	8
3 Understanding the overall approach of economics to poverty	13
3.1 Causes of poverty	14
3.2 Responses to poverty	17
3.3 Interim evaluation	21
4 An economic approach to the African issue – Sachs – and a theological critique	22
4.1 The basic approach of “The End of Poverty”	22
4.2 Critique of Sachs	25
5 A Christian approach – Sider – and an economic critique	28
5.1 The basic approach of “Rich Christians in an Age of Hunger”	28
5.2 Critique of Sider	31
6 Strengths and weaknesses of the economic and theological approaches	32
Conclusion – further research and some policy implications	34
Bibliography	36
Appendix 1A: African LDCs’ social and economic indicators, 2005 or latest available	40
Appendix 1B: Map of the least developed countries	41
Appendix 1C: African LDCs social and economic indicators, correlations	42
Appendix 2: Bible quotes and references in full, alphabetically (New International Version)	43

Introduction

We seek to assess the adequacy of the “economic” as opposed to a “Christian” worldview in confronting one of the major challenges to the world, namely the chronic nature of absolute poverty in much of Africa. Could an approach where Christian² theological principles are employed address the issues better than one using economics with no faith commitment? Note at the outset that we are addressing sustainable removal of poverty rather than emergency relief, while noting that that is also essential.

In order to make this assessment, we first outline what an economic and a biblical approach to poverty would consist of in general terms. What are their views of the causes of poverty and what are their broad policy suggestions? Using this as material, we then mount a theological critique of a currently-popular economic model of poverty reduction, namely Jeffrey Sachs’ *The End of Poverty*. We contrast this with a theological analyses of poverty and an appropriate Christian response, namely Ronald Sider’s *Rich Christians in an Age of Hunger*, followed by economic criticisms.

Thereafter we make some further comments about the relative strengths and weaknesses of both economic and Christian approaches to poverty reduction in general terms. We conclude with policy and research suggestions drawn from the assessment.

1 The relevance of poverty in today’s world - the situation in Africa

Poverty is popularly defined³ as ‘the condition of being without adequate food or money’. We may distinguish absolute and relative poverty, where the former relates to a state of destitution,⁴ while the latter is linked more closely to the degree of deprivation relative to the population average. We employ these as working definitions; we shall probe the specific Christian and economic definitions of poverty in more detail in Sections 2 and 3.

² We confine ourselves to an Evangelical point of view; for a Catholic view see Pope Benedict’s first encyclical *God is Love* and a summary of earlier encyclicals from an economic standpoint in Booth, *Catholic*. We also do not assess other faiths – on Islam and poverty generally see Bonner, ‘Qur’an’; on Islam and development in Africa see Linden, *Islam*.

³ Source: ed. Hanks, *Collins English Dictionary*.

⁴ World Bank, *Development*, 32 expands to “a condition of life so characterised by malnutrition, illiteracy and disease as to be beneath any reasonable definition of human decency”.

Our main focus is on absolute poverty, which may be a characteristic of whole countries; hence the absolute poor need not be relatively poor in such countries, although they will be at a global level. Absolute poverty has to be seen against the backdrop of a world where economic growth per capita remains positive, and most countries enjoy unprecedented levels of prosperity. In such a context the persistence of absolute poverty is all the more noteworthy. Furthermore, the international community has set itself the objective of eliminating extreme poverty by 2025, under the Millennium Development Goals.⁵

Whereas there has been considerable progress in eradicating poverty in Asia and Latin America, it is widely considered that poverty in Africa remains intractable. The UN define “Least Developed Countries” (LDCs) as “a category of low-income States that are deemed structurally disadvantaged in their development process, and facing more than other countries the risk of failing to come out of poverty”.⁶ The UN use the following criteria for LDC status: low average income per capita under \$900 (based on a 3 year average); weak human assets, based on indicators of nutrition, health, school enrolment and adult literacy; and economic vulnerability, based on indicators of instability of agricultural production, instability of exports of goods and services, lack of diversification from traditional economic activities, merchandise export concentration, and economic “smallness”. It is notable that environmental degradation, external debt and population growth do not feature in this list, although they are clearly also relevant.

As such, LDCs – whose inhabitants are 11.3% of the world population but earn only 0.6% of world GDP - are considered in need of the highest degree of attention on the part of the international community. No less than 34 of the 50 LDCs in 2005 are from Africa, see the map and pitiful data in Appendix 1A-1B, especially compared with progress elsewhere (see “memo items”).⁷ LDC status indicates structural poverty of the country as a whole, with high mortality and undernourishment, but it may also be manifested sporadically in civil wars and famines leading to massive death tolls in the context of such poverty. Africa is also the area worst hit by the AIDS pandemic, which has led to loss of the most productive members of society, young adults.

⁵ See <http://www.un.org/millenniumgoals/>

⁶ UNCTAD, *Statistical*, 6.

⁷ Of the remainder, 10 are from Asia, 5 from the Pacific and one from the Caribbean. It is interesting to note that many of the LDCs are mainly Christian, that tells against simplistic “prosperity Gospel” views that faith is sufficient for growth and development, as propounded by Chilton, *Guilt*, 128.

African countries also have a number of common characteristics that make it useful to discuss anti poverty measures for them collectively. Notably, they are mainly agrarian (typically 60%+ of the workforce are still on the land) and many use similar methods (shifting cultivation with hand hoes, together with cattle raising, often at a different location). Only 25% or so of GDP is from the land, indicating, given the workforce proportion, that poverty is largely rural. They have high fertility and low longevity (partly due to AIDS, albeit also affected by malaria's prevalence). They have been vulnerable to war and civil conflict. Trade is made difficult by poor transport infrastructure and domestic import tariffs, as well as trade protection by the "West".

We now go on to assess in general terms the biblical and economic approaches to such poverty. We attempt to cover both "positive" aspects of poverty (what causes it?) and "normative" aspects (what should we do about it?)

2 Understanding the overall approach of Christian theology to poverty

The Bible refers frequently to material poverty. In the Old Testament, the most common terms used about the poor are *ani*, *ebyon*, *dal*, *yarash* and *chaser*. Of these, *ani* relates to someone who is weak, miserable, helpless and suffering, oppressed or afflicted. *Ebyon* means a beggar requesting charity, needy and dependent, *dal* implies a thin, weak person such as an impoverished, dependent peasant, *yarash* means someone who has been dispossessed by injustice or lack of diligence while *chaser* lack basics for living – bread and water.⁸ In the New Testament the frequent expression *ptochos* means someone 'so poor that one cannot live on one's own possessions', like a beggar, needing help from others.⁹

Note that there are wider meanings of being 'poor' in the Bible. In the Old Testament *ani* can mean the positive characteristic 'humble'. In the New, poverty can refer to someone who is poor in spirit and inherits the kingdom. White and Tiongco¹⁰ add to material poverty the following three types of Biblical poverty: evangelical poverty, characterised by asceticism, self denial and living simply (as Jesus did); being poor in spirit - detached from the need for wealth and knowing a need for God; and spiritual poverty, being attached to things of the

⁸ Christian, *Empty*, 17.

⁹ Kvalbein, 'Poor/Poverty', 687.

¹⁰ White and Tiongco, *Development*, 86.

world, blind to the need for God, sometimes called “poverty of being”.¹¹ This is the paradoxical poverty of the rich.

We now go on to assess causes and responses to poverty. Since we adopt a thematic approach, we do not strictly segregate teaching from the Old and New Testament, although we endeavour to maintain a biblically-chronological approach within each sub-topic. All Bible quotes are reproduced in full in Appendix 2.

2.1 Causes of poverty

To some extent, the Bible assumes material poverty will always be present in a fallen world (Deuteronomy 15:11, Matthew 26:11). It is not an economics textbook, which analyses why people become poor. Nevertheless, the definitions of material poverty above, and selected quotes, help us to understand biblical views of its causes. The definitions tend to imply low economic status due to calamity or oppression, which may be individual, institutional or spiritual. We shall see that laziness can also contribute, while private property and community can help protect against poverty.

“Calamity or oppression” imply there is someone or something to blame for poverty, which reflects the fact that, despite the fall, God does not see poverty as a “normal state”, and also that judgement for sin is envisaged. None of the events that cause poverty would have occurred without the debacle of the fall, which led to man’s alienation from God, fellow man, his environment and his work (Genesis 3:17-18), as well as leaving creation “in bondage to decay” (Romans 8:21). Lack of love for God and neighbour are closely linked to poverty (for example in Isaiah 1:17).

Examples of calamity include plagues of locusts (Joel 1:4), famine (Genesis 12:10, Ruth 1:1) and war (Jeremiah 19:9 and Revelation 6:5-6). There can also be environmental pollution, alluded to in Ezekiel 34:18; Revelation 11:19 threatens to “destroy those who destroy the earth”.¹² At an individual level, sickness and old age can also cause poverty (Mark 5:25-26).

¹¹ “It is not what they are but what they do and what they have that matters” (White and Tiongco, *Development*, 84).

¹² God’s care for his creation comes out widely in the Bible, such as the covenant with Noah which includes all creatures (Genesis 9:8-11) and the promise to restore creation from decay (Romans 8:21).

The Bible puts a particular focus on the role of oppression, which is seen for example as a reason for the exile of the tribes of Israel and Judah. Concerning individual injustice, one of King Ahab's worst offences in God's eyes was murdering his neighbour Naboth to steal his land (1 Kings 21:11-16). God also condemns seizure of land from the poor more generally (Micah 2:1-2) and stealing land by moving boundary markers (Proverbs 23:10). Bribery and corruption are criticised frequently in the Old Testament (Exodus 23:8), linked to oppression (1 Samuel 12:3) and usury (Psalm 15:4-5).

God also focuses on systemic or 'structural evil' – such as legalised oppression of the poor (Amos 2:6-7), a corrupt legal system, and unjust decrees favouring the rich (Isaiah 10:1-2), leading to concentration of land holdings (Isaiah 5:8). Structural sin is a particular focus of "liberation theologians",¹³ who link it to violation of human rights, disempowerment of the poor and also economic injustice, "favouring greed [of the rich] at the expense of the life and dignity [of the poor]",¹⁴ and which may be manifest in the market economy itself. The "sin of the world" (John 1:29) makes it hard for those who benefit to discern systemic evil and its sources.

Aspects of non-Christian religions inspired by the "god of this age" can also keep the poor in poverty (as 2 Corinthians 4:4). Examples are the untouchables of the Hindu faith¹⁵ or outworkings of African animism, where vast sums need to be spent for the witchdoctor to placate evil spirits. Christian¹⁶ talks of a "web of lies" that may entrap the poor more than their material poverty.

More generally, individual, structural or spiritual oppression and consequent material poverty is often accompanied by "poverty of the mind", whereby the poor person has a marred self-image, which can be very hard to eradicate, as witness the 40 years Israel spent in the desert losing the mind-set of slaves in Egypt (Numbers 11:4-6). Poor people can no longer know who they are or what their vocation in life should be.¹⁷

The Bible stresses that the poor can be lazy as well as unfortunate (Proverbs 20:13), making wrong choices that led on to poverty. They may seek to exploit such charity as is available (2

¹³ White and Tiongco, *Development*, 64.

¹⁴ Fitzgerald, 'Economics', 224.

¹⁵ Hay, *Economics*, 254, calls the belief that "untouchables" need to put up with poverty given the chance to be reborn in a higher caste, "cultural accommodation to poverty".

¹⁶ Christian, *Powerless*, 264.

¹⁷ Myers, *Transformational*, 77.

Thessalonians 3:6). And as noted, some can choose material poverty for the sake of the Kingdom of God (Matthew 19:27). Indeed, in the New Testament, Jesus was poor with ‘nowhere to lay his head’ (Matthew 8:20).¹⁸

Private property is central to the Bible, with the Ten Commandments underpinning it by forbidding stealing and coveting. In the settlement of Canaan, all were given an equal distribution of land (Joshua 18:10), giving equal opportunity by work to enjoy the fruits of God’s creation. The implication is that private capital is essential to prevent poverty, not least given fallen man’s unwillingness to work for the common good,¹⁹ and share freely. Hence implicitly lack of capital leads to poverty.

Conversely, the Bible stresses at many points the need for a community in which there is a degree of sharing and support (e.g. Genesis 2:18) and the poor are often identified with those outside the community, such as resident aliens (e.g. Exodus 22:21). A corollary is that community helps protect against poverty – as did the early church - and needs to be nurtured.

2.2 Responses to poverty

All humans have the dignity of being in the image of God (Genesis 1:26), and of being those for whom Christ died (Romans 5:8). Also, God is a God of justice (Psalm 11:7), seeking to restore provision to those deprived (i.e. the poor) and punish those violating his standards (1 Samuel 2:8, Luke 1:52).²⁰

God undertakes justice, first, by direct action. The Exodus from Egypt can be seen in this light - freeing of the “poor” Israelites, and punishment of Egypt.²¹ Exile for Israel and Judah was linked to their injustice (Amos 6:4-7, Isaiah 1:19-21,27-28).

His second approach is in the Law. The aim was that Israelites should have no poor among them (Deuteronomy 15:4-5). The means were a number of stipulations including the Jubilee (Leviticus 25:23-28) for periodic return of land to the family that originally owned it; the Sabbath year (Deuteronomy 15:1) entailing release of debts, freedom of Hebrew slaves, and

¹⁸ Stott, *Issues*, 274.

¹⁹ This is one reason why Aquinas championed private property (Aquinas, *Summa*, II-II, 66, 2).

²⁰ Oxford, ‘Faith’, 1.

²¹ This is a major theme of liberation theologians. However, Chilton, *Guilt*, 96, suggests that the Exodus was a unique event for God’s chosen people and does not mandate similar action in modern times.

land left fallow so the poor could eat; leaving the corner of a field unharvested²² and no taking of a millstone. Furthermore, every three years, the tithe is to be devoted to poor people such as orphans and widows, as well as the Levites (Deuteronomy 14:28-29). The provisions gave the poor the opportunity by hard work to earn the basic necessities of life, to have dignity and control their own destinies. In these provisions God overrides unlimited property rights for the rich with his own higher justice, since he is the maker of all things (Ecclesiastes 11:5). He creates a mechanism of ‘structural justice’, giving rise to entitlements for the poor, to offset the tendency of fallen humankind to exploit others’ misfortunes.

God’s third approach is the New Covenant. We suspect that the Jubilee did not actually take place.²³ But a just allocation of land was prophesied to be restored by God himself in the later days (Micah 4:4). The coming of Jesus can be seen as setting that process in motion, as shown in the Magnificat (Luke 1:46-55). His ministry was to be good news to the poor (Luke 4:18) as they were shown their equal value in the kingdom. Luke’s version of the Sermon on the Mount (Luke 6:20-26) focuses on those poor now and their oppression by the rich.

In the light of God’s concern, three required responses for believers to those who become materially poor involuntarily can be traced in Scripture. These are individual justice, structural justice and charity.

In terms of individual justice the Bible stresses that it is essential that the poor obtain justice in court (Exodus 23:6). This seeks to ensure the poor retain, or regain, the means of providing a decent living for themselves. The Old Testament repeatedly condemns false weights and measures that could be used to cheat the poor (Micah 6:11). Jesus’ concern for individual justice is evident since he accepted the whole Law (Matthew 5:17-18)²⁴ and is also illustrated in the Parable of the Persistent Widow (Luke 18:1-8).

Regarding structural justice, Amos 5:24 for example, emphasises the need to strive for justice, getting rid of a corrupt legal system that allows the wealthy to buy their way out of trouble but entails long sentences for the poor. Punishment would follow for those benefiting from such

²² Both the fallow land and the unharvested corner allow the poor to eat by their own labour, stressing the important biblical point of the dignity of such labour (see Genesis 2:15 and Exodus 31:2-5).

²³ Moreover, conservatives sometimes argue that the Jubilee should be spiritualised for Christians as sharing the gospel and not the land, Chilton, *Guilt*, 172.

²⁴ Calvin argues that for Christians the Old Testament moral law (i.e. the Ten Commandments) is universally valid and the civil law need interpreting for today in the light of the moral law and not discarding. So for example the ban on charging interest (Exodus 22:25) can be seen as against abusively and exploitatively high rates while still allowing lending to serve the borrower’s needs at an appropriate risk-based rate.

systems, whether or not they were aware (such as the rich women labelled ‘cows of Bashan’ in Israel, Amos 4:1-2); the Bible recognises that rich people try to hide from the truth and the guilt that it would bring (John 3:20). James 4:17 points out that not to do such good deeds such as striving for justice is sinful.

Punishment also came at a national level in the exile of Israel and Judah. This implies national responsibility as well as individual culpability for structural injustice. Rulers are held responsible for injustice to the poor (Proverbs 28:3). Such passages could help support national policies to favour the poor, also at a global level via aid. On the other hand we may note that the role of the state in the Bible is generally a “minimal one” as in Romans 13:1-5 – pursuing justice, peace and law and order²⁵ only for its own citizens, which could tell against such activism. Hay suggests that the “just war” approach to international politics could offer a resolution, since it implies “a national government should conduct its international affairs on the basis of what would be required of it by a justice-seeking world authority, if such an authority existed” even if that is against its own citizens’ interests.²⁶

Developing this point further, liberation theology argues that the New Testament encourages Christians to oppose ‘structural injustice’ in politics and economics leading to poverty, which in turn reflects the influence of the devil on ‘the world’ (Ephesians 2:1-2). In this context, Taylor sees the G8 and IMF as institutional examples of ‘principalities and powers’²⁷ for example reflecting concern on the impact of Structural Adjustment Programs (SAPs) on the poor. Furthermore, Biblical concerns about false weights and measures could be applied to inflation and trade policies that hit the poor. Christian opposition to these (e.g. via support for “Make Poverty History”) can be personal but also operate via the democratic process.

On the other hand Blomberg argues the New Testament does not directly encourage ‘structural change to remedy structural evil’.²⁸ I contend that structural injustice is a serious issue and we are called to address it from New Testament teaching, but that blaming the rich countries and international organisations alone is too simplistic (this issue is developed further in the rest of the dissertation).

²⁵ Concerned Evangelicals, *Evangelical*, 21 contend that if governments such as apartheid South Africa do not promote these, they forfeit their legitimacy.

²⁶ Hay, *Economics*, 280.

²⁷ Taylor, *Poverty*, 49.

²⁸ Blomberg, *Neither*, 247.

The Bible also encourages individual charity to the poor, as stressed in the commendation of the good wife for opening her hand to the needy (Proverbs 31:20). Experience of God's blessing should lead to generosity and care for the poor (Deuteronomy 15:7-11), while God identifies with the poor when they receive charity (Proverbs 19:17). Jesus puts charity as central for believers, in terms of love of neighbour. The neighbour is defined universally to be any suffering person, as shown by the Good Samaritan (Luke 10:30-36), not just a member of the same country, race or faith, as also emphasised by Galatians 6:10 "let us do good to all people".²⁹ Jesus states that believers should be prepared to lend money to the poor without expecting a return (Luke 6:34-6), being open handed as God is with his gifts to us (although Matthew 25:27 suggests this is not a universal command in the sense that believers may still lend commercially). And the early church indeed featured voluntary sharing of resources and taking of responsibility for one another's needs (Acts 2:44-45).³⁰ This was a fulfilment of the Deuteronomic prophecy (15:4-5) that there would be no poor among the believers.

The Apostles also encouraged charity. 1 John 3:16-17 suggests that those who have the world's goods and neglect the poor do not have God's love in them. Words alone are insufficient to express love; action is needed (James 2:14-17). Paul's collection for the Jerusalem church (Romans 15:26-27) can be seen as a model for global charity promoting the well-being of the human community.³¹

Paul has three guidelines for individual charity in 2 Corinthians 8:7-8, 13-15. The first and second are based on charity – 'give all you can' and 'giving is voluntary', but the third stresses justice as an outcome - as in the distribution of manna in Exodus, there should be a form of equality so all have their basic needs met.³² Paul cites Christ's example of becoming poor so the Corinthians might become rich (2 Corinthians 8:9). And Paul himself was willing to face death in Jerusalem to ensure the sharing took place.

Lack of individual charity as well as injustice can incur God's wrath (implicit in Isaiah 58:6-7). Jesus stresses the future punishment of those (such as the rich man with Lazarus, Luke 16:19-31) turning a blind eye to suffering, even if they are not the cause of it. Or equally, if

²⁹ Storkey, *Politics*, 162, argues that these tests apply also to collective action by governments.

³⁰ Oxford, *Faith*, 12 also notes that in the modern world the church and other voluntary bodies are mediating organisations with government, giving citizens scope to put collective pressure but also helping to protect citizens against government corruption.

³¹ However, we acknowledge that other motivations have been suggested, including furtherance of his dispute with Peter, and pursuing the Old Testament concept of bringing the wealth of the Gentiles to Jerusalem.

³² Chilton, *Guilt*, 180, points out rightly that the passage does not require total equality.

believers lack charity in feeding the hungry, clothing the naked and visiting the prisoners they will end up in hell (Matthew 25:41-45).

Jesus highlights that if wealth becomes our idol, we cannot love God (Matthew 6:24), worshipping the gift and not the Giver. The apostles warn repeatedly that riches lead to hardening of hearts vis a vis the poor (as James 5:1-5) and pride (1 Timothy 6:17), hence preventing us from loving our neighbour. Christians seeking to get rich endanger their faith (1 Timothy 6:10). Hence, besides concern for the poor, New Testament teaching addresses salvation for the rich (Mark 10:17-22, 1 Timothy 6:18-19) via charity to the poor. Giving away part of wealth is accordingly a means of salvation for the rich from the “poverty of being” set out in the introduction to this section.

A danger in focusing on the rich as givers or providers of justice and charity is to treat the poor as “objects” rather than persons valued in themselves. The school of “transformational development” argues convincingly that unless the poor person, made in God’s image, is treated as a subject in charity or justice – and that the poor person sees the action of God already in their lives - aid can be in vain. Development needs to start from the story of the poor people themselves, so assistance is a form of cooperation using their knowledge and wisdom, not given to them as “patients” by the professionals; leading them to take their own decisions. As Myers says “as good as transferring resources...can be, the process by which they are achieved can rob them of any goodness. A flawed process can make the poor poorer by devaluing their view of themselves and what they have...”.³³ Note the link to “poverty of the mind” discussed above. There may also be harm to the aid provider who develops a “god complex” believing they are the divine provider of help to the poor and not simply serving God.

Transformational development also argues for evangelism as an integral part of development, to heal relationships with God, self (i.e. curing “poverty of the mind”) and neighbours, There is also a need for efforts by development workers at peacemaking between the local poor and non-poor who have often been their exploiters. Lacking this, the non-poor may simply exploit the poor and appropriate any resources given for development. The non-poor also need Christ in their lives to willingly lay down their control. Similarly, a corollary of the Biblical message for those who become poor due to fallen laziness or other bad individual choices is that they also need transformed lives as converted Christians to escape from such poverty. Furthermore,

³³ Myers, *Transformational*, 116.

those made poor by unbiblical worldviews need conversion to Christianity to overcome their impact.

Summarising, the Bible focuses strongly, albeit not exclusively, on the material poor as objects of God's concern. Central to the overall biblical message are forms of sharing so that 'able' people have productive resources to earn a decent living, and those who are 'disabled' get a generous share of resources. These link to equal value of human beings before God, and the role of (rich) humanity as stewards of God's creation from Genesis 2:15 (implying also dignity of work and a need to care for the environment). In our view, the Bible requires charitable giving as a way of providing for those who temporarily became poor, whereas provisions of justice should correct the situation in the long term by provision of capital to them as an entitlement. Christians are to give charitably and seek both individual justice and justice in the structure of economic relations. If we are rich, then whether or not we strive for or achieve these is the test of whether our riches are a blessing from God, or a result of sin and oppression, leaving us vulnerable to God's wrath.³⁴

3 Understanding the overall approach of economics to poverty

Economics provides a stronger account of the genesis of poverty and possible detailed policies, but a much weaker one regarding motivations for response. In terms of definition, the simplest economic measure of poverty is income per head below a certain level thought necessary to supply basic needs, currently around \$1.08 a day according to the World Bank.³⁵ However, income per head may be a poor measure of provision of basic needs, e.g. if health and education are free to the needy. Furthermore, income may fluctuate unless it is based on assets (human or non human), suggesting wealth also needs to be included in economic definitions of poverty. An accurate measure of such wealth should allow for environmental degradation as a negative item.³⁶

3.1 Causes of poverty

³⁴ Sider, *Rich*, 102.

³⁵ Chen and Ravallion, *Fared*, 10.

³⁶ Hawn, *Redefining*, 1.

The standard “neo-classical”³⁷ economic paradigm is the “competitive equilibrium” where given an initial set of asset-endowments for individuals (talents, skills, capital), financial, labour and product markets will, subject to certain conditions,³⁸ operate to set prices so that all supplies and demands balance, and no one could be made better off without another being worse off (“Pareto optimality”).

The paradigm fails, inter alia, in assuming the initial endowment will also be one in which all individuals can survive and flourish.³⁹ Instead, experience suggests that a group like the landless can be “disenfranchised” by the market and become destitute. Note the parallel with the initial distribution of land in Israel cited in Section 2, and the actual outcome of inequality recorded in the Bible. Many of the underlying causes of poverty fall under the generic category of poverty traps, a self-reinforcing mechanism that leads poverty to persist. These may arise even in countries which are not afflicted by aggravators of poverty and injustice such as corruption, war or misdirected investment due to central planning.⁴⁰

For example, for those lacking resources, there can be a vicious circle from undernourishment to poverty.⁴¹ This is because the quality of labour that an undernourished person can offer is inadequate to earn sufficient to improve nourishment. The skills, energy and strength of the person deteriorate. Ultimately, a destitute beggar may be so physically incapable as to be unemployable. Economic growth can worsen the situation for poor people since it raises demand for meat by higher income earners, which in turn drives up the price of their staple, cereal, as farmers shift from food-grain to feed-grain production. There can be also inequality in families, leading to mismeasurement of poverty if income is measured at a household level. Wives may be less well nourished than husbands, and daughters than sons, especially when the economy shifts from subsistence to cash crops (as the women then have no separate source of food).⁴² Of course, disease per se, vulnerability to which is increased by undernourishment, can worsen these effects.

³⁷ This is the dominant approach for both academics and economic policymakers; there exist alternatives such as Marxian economics that talks of poverty as arising from the exploitative alienation of workers from the product of their labour; see Griffin and Gurley, ‘Radical’, 1089.

³⁸ Notably, that there are no monopolistic producers or traders who can control prices independently of the market.

³⁹ Dasgupta, *Destitution*, 170.

⁴⁰ Hay, *Economics*, 256, notes that these aspects, together with “cultural accommodation to poverty” can explain why economies underperform relative to their resources, which will make all the problems of poor people worse.

⁴¹ Dasgupta, ‘Poverty’, 17-18.

⁴² Dasgupta, *Destitution*, 523.

There is a close link of poverty to uncertainty. Poor people face high risks to their well-being (due to failure of crops, sickness), as well as a low average level of well-being. These risks cannot be diversified away or insured, especially as in poor countries there is usually no health service or social security system offering risk-sharing at a national level. They also typically cannot borrow from banks to cover temporary needs (because the banks require collateral) and are vulnerable to exploitation by moneylenders.⁴³

Individuals do seek to respond to these problems, e.g. in Africa by diversifying into pastoral as well as arable cultivation, or having one partner working in towns or on cash crop farms. But all these income sources may be simultaneously hit by bad weather, wars etc. Barrett notes that desire to diversify, by leading to uneconomically low production of several crops and animals, may lead to lower returns, reinforcing a poverty trap.⁴⁴ Interpersonal relations (e.g. within households, in marriage, patron-client) can also help to provide forms of insurance against contingencies. But these may break down during times of social change, as when young people are leaving the country for jobs in the town (and thus avoid customary obligations to help relatives in financial difficulty).

Local common land can be an important source of income for the poor, and also a way to limit uncertainty. Common land ownership across a kinship group is a feature of many African countries. But often the landless may not have access. Since the use of commons is based on customary norms, such norms may break down during times of social and economic change, or when corruption in government increases, leading people to overexploit them so they deteriorate ecologically.⁴⁵ Or, when there are improved trading opportunities, there may be incentives to privatise to the benefit of the wealthy villagers.⁴⁶ Either outcome may leave those for whom commons are most important, e.g. widows, more and more vulnerable.

The population growth rate, notably in Africa as well as South Asia, is seen as a major cause of poverty (see Appendix 1). Economists suggest poor people have extra children as a way of providing economic security, notably for the parents' old age. Equally, children can add to current household well-being where there is a high need for labour inputs, e.g. carrying water and gathering wood. Or custom may keep fertility high even when it is no longer economically

⁴³ Their rates may be as high as 20% a day (Durst, 'Principled', 13). Note the link to the Biblical injunctions against lending with interest.

⁴⁴ Barrett, *Traps*, 6.

⁴⁵ Barrett, *Traps*, 12.

⁴⁶ Note again the parallel to the criticism of the rich by the prophets in Biblical times.

sensible.⁴⁷ This may combine with situations where the parental cost of raising children is low. Dasgupta argues that this is particularly the case in Sub-Saharan Africa where responsibility for raising children is diffused across the kinship group.⁴⁸ Large families may be rewarded with a larger share of the land belonging to the clan (as “be fruitful and multiply” in Genesis 1:22). Note how these economic explanations always assume that actions such as childbearing are instrumental and not good in themselves.⁴⁹

The poor degrade their own environment; economic reasons include inability to consider future consequences, or various institutional failures. The latter include low prices for agricultural products, often ordered by governments owing to an “urban bias”, notably in Africa. Or property rights may be limited.⁵⁰ In economic growth there may be new incentives to degrade the environment, e.g. arising from markets for beef, or the driving of roads through virgin land. Credit constraints foster underinvestment in resources (e.g. soil condition). Lack of coordination among farmers, due to breakdown of communities, may inhibit collective responses to environmental threats such as the invasive weed “Striga” in Kenya.

There may be feedback mechanisms here as for undernourishment, whereby poverty, population growth and environmental degradation link.⁵¹ Depletion of the resource base (e.g. loss of local forests due to cutting of live wood) may lead to a vicious spiral (the harder fuel and water are to access, the more the incentive to have children). Children raised in poor families as a “capital asset” for fetching wood and water are unlikely to have education, even with free state provision, since the family then would lack their labour input. Meanwhile it is becoming recognised that environmental degradation is non-linear, with thresholds beyond which regeneration (e.g. of fish stocks or land fertility) is no longer feasible.

At a macro level, economics is strong on measurement of poverty and factors affecting it. The most common type of statistical work is to look at summary measures of income distribution (such as the Gini coefficient⁵² or the income of a lowest 25% of the population) and assess the impact of various shocks or policy measures on it. Recent empirical studies look at effects of

⁴⁷ Female education can help erode such customs, see the correlations in Appendix 1C.

⁴⁸ Dasgupta, *Destitution*, 361.

⁴⁹ The interchange between Jesus and the disciples in Mark 10:13-16 shows that in Biblical times children (also) had low status, that Jesus sought to counteract.

⁵⁰ In China secure tenure is limited to 30 years.

⁵¹ Dasgupta, *Poverty*, 2.

⁵² The Gini coefficient is a measure of inequality of a distribution. It is defined as a ratio with values between 0 and 1: the numerator is the area between the Lorenz curve of the distribution (which plots the cumulative income distribution) and the uniform (perfect) distribution line; the denominator is the area under the uniform distribution line.

financial crises⁵³ and financial liberalisation⁵⁴. The work emphasises the adverse effect of the former, and also suggests caution with the latter. Meanwhile, inflation appears to aggravate poverty.⁵⁵ Growth itself does not improve inequality⁵⁶ and indeed in the early years of development may worsen it.⁵⁷

International economic relations can aggravate poverty of a nation.⁵⁸ Trade protection in industries where poor countries have a comparative advantage, volatility in commodity prices and a burden of international debt are some key factors. If goods are “dumped” on a country at prices below cost it may wreck local agriculture.⁵⁹ There is also the issue of economies of industry scale and benefits of regional concentration, that mean industries developed in the rich countries may be hard for poor countries to compete with, despite access to common technology and cheaper labour.⁶⁰ Or, rich countries seeking to extract natural resources from poor ones may prefer to deal with non-democratic elites, who ensure labourers who extract resources have no right to them.⁶¹

3.2 Responses to poverty

Economics has no single answer to the appropriate response to poverty. Traditionally, economics had a simple utilitarian basis, meaning there would be no reason to distinguish income to a rich person and a poor one. One needs to have the concept such as “diminishing marginal utility of income” to justify redistribution, i.e. that an extra pound is worth more to a poor person than a rich one. Such a concept can be backed up by the fact the income of the poor is spent on the necessities of life, while any extra income the rich have would either be saved or spent on luxuries. But modern welfare economics rules out interpersonal comparisons explicitly, leaving only the criterion of Pareto optimality as defined above, which is unlikely to promote the good of the poor via redistribution (since any fall in utility of the rich would rule

⁵³ Cline, *Crises*, 10.

⁵⁴ Arestis and Caner, *Liberalization*, 23.

⁵⁵ Easterly and Fischer, ‘Inflation’, 160-78.

⁵⁶ Dollar and Kraay, ‘Growth’, 239-276.

⁵⁷ Myrdal, *Asian*, 766.

⁵⁸ The interpretation of Revelation 6:5-6 is relevant here, as the famine depicted in the province of Asia would probably accompany forced export of local grain to Rome.

⁵⁹ Hughes, *Poor*, 165 argues that sale of subsidised grain from rich countries in Rwanda led to a collapse of local agriculture.

⁶⁰ Hay, *Economics*, 250.

⁶¹ For example, the recent behaviour of China in vetoing UN resolutions against genocide by Sudan are thought to reflect the fact 80% of Sudan’s oil goes to China.

out a policy to help the poor, on the Pareto criterion).⁶² The utility criterion generally can be criticised for seeing persons as objects, not of value in their own right.

Again, economics assumes that the pursuit of self-interest (Adam Smith's invisible hand) will lead to an optimal outcome for all (the "competitive equilibrium"). Indeed, maximising one's own consumption less disutility of labour is widely seen as the "only rational approach" to life,⁶³ implicitly ruling out ethical goals such as poverty relief beyond their impact on one's own well-being. Furthermore, by viewing individuals as "atomistically" selfish in their behaviour, it also tends to rule out intrinsic value to community life. By assuming individual self-interest, economics could be seen as recognising the ubiquity of fallen behaviour.

These assumptions naturally lead to laissez-faire policies, which oppose any government intervention to correct market failures or redistribute wealth, the so-called minimal state that just ensures the rule of law and defence, and possibly infrastructure.⁶⁴ Typically, those adopting such an approach may argue that the poor will benefit from "trickle down" effects of growth without any positive measures to help them.

Since the individual is usually assumed to be selfish rather than altruistic, charitable giving is hard for economics to understand. Whereas the possibility of perfect altruism is conceded (i.e. the individual cares only about the benefit to the recipient), economists feel there is more evidence for explanations highlighting a "warm glow" (i.e. some additional inner satisfaction from giving) or "prestige" (i.e. valuing recognition by others for giving, as Matthew 6:2). The test of the second and third is that private giving does not decline one-for-one with government giving to the same recipient – which is empirically verified.⁶⁵

The most laissez faire economists view individual rights and justice with suspicion, as they may violate the competitive equilibrium and utility maximisation. But rights and justice come closer to the biblical view that a person has dignity and individual value, a subject and not an object as set out above. For example, a social contract may specify that governments should ensure all citizens have sufficient to cover their basic needs (nutrition, shelter, sanitation, health care), basic education, and also political liberty⁶⁶ which in turn empowers the poor to

⁶² Gorringer, *Capital*, 36.

⁶³ Sen, *Ethics*, 15.

⁶⁴ Conservatives adopting this approach may cite Romans 13:1-5 as noted above.

⁶⁵ Hernandez-Murillo and Roisman, 'Charitable', 12.

⁶⁶ In terms of the analysis of Isaiah Berlin, these ensure both positive freedom (freedom to do something) and negative freedom (freedom from something), see Berlin, *Liberty*, 168-181.

participate in wealth creation in a self-directed manner. Rawls for example talks about justice as requiring on the one hand political and civil liberty, but on the other also that social and economic inequalities should be to the greatest benefit of the most disadvantaged.⁶⁷ This is a basis for mandating redistribution or welfare state policies. But such a contract works best in a democracy,⁶⁸ while many poor countries are autocracies run for the benefit of the rich. And social contracts may be hard to enforce internationally, as witness the low level of aid and unwillingness to remove trade distortions.

The implication is that we need to import political theory into economics to justify governments correcting the selfish bias of individual choices and amending the “initial endowment” in the competitive equilibrium, if it leaves some citizens vulnerable to destitution by the routes set out above. Then, economics can give useful policy advice (“a useful handmaiden but a bad master”). For example, welfare economics tells us that the revised endowment after redistribution could still generate a Pareto-Optimal competitive equilibrium. Also, economics can point out that anti-poverty redistributive expenditures are a form of investment for the future in a productive labour force and not merely consumption. Dasgupta⁶⁹ suggests that where land ownership is concentrated, as in South Asia and Latin America, land reform is a redistributive policy that benefits the wider economy, given land ownership empowers individuals and gives access to basic needs, which as noted will add to productivity of those vulnerable to destitution. Also, small farms being more intensively cultivated, output should rise with such redistribution (as was the case with partial privatisation of land in China).

Beyond redistribution, economics provides a toolbox of “market failures”,⁷⁰ that help show cases when government should intervene against poverty and how. One key failure is externality, where the action of one agent has an unpriced influence on another’s welfare. A key example in poor countries is that a logging operation at a watershed can lead to loss of topsoil, flooding and landslides for villagers downstream, as in Madagascar.⁷¹

A second failure is moral hazard, where a set of market prices (or a policy) stimulate individuals to act differently from their underlying needs and preferences to the detriment of

⁶⁷ Rawls, *Justice*, 302.

⁶⁸ Still, the citizen in a democracy may need to have a “split personality” in terms of pursuing his or her own interests selfishly in the private sphere while being altruistic in the public one.

⁶⁹ Dasgupta, *Destitution*, 523 calls land reform “a pristine form of asset redistribution”.

⁷⁰ Meaning that in their presence the competitive equilibrium may fail to exist.

⁷¹ Barrett, *Traps*, 16.

the seller or policy maker. For example, provision of subsidised food to the destitute can lead individuals to exaggerate their need, leading to resale on the black market. The answer may for provision to be linked to an observable characteristic of the individual (e.g. lactating mothers and with children under 5) or providing a means of self selection (e.g. providing coarse grain which only the poor will eat). “Food for work” projects can help target benefits, since those able to get better-paid work will not apply. Moral hazard applies strongly to moneylending, and is a reason why banks require collateral. It allows economics to envisage a form of sin, and also provides a basis for understanding corruption.

Information problems, which can generate “market failure”, may also be at work in poverty traps. For example, poor people may be unable to observe soil deterioration till it is too late, or only with a lag become aware of new crops or market opportunities, while social norms may limit innovation, and social change may limit coordination.⁷² All these mean that simple asset redistribution may be insufficient to remove poverty traps; the government also needs to act on such information difficulties.

Both in the light of these market failures, but also given the need for redistribution, a number of further policies are recommended. For example, in response to population growth and related environmental degradation problems, family planning and measures to empower women (notably education) are justified, as educated women are more likely to limit their family size.⁷³ But also there is a need for provision of infrastructure such as water holes, which reduce the need for extra hands to carry water from distant wells, and measures to increase the economic security of the poor such as food guarantees (targeted as set out above).

To avoid corruption, local involvement in choosing infrastructure projects is essential, with a financial stake themselves, as in the Malawi Rural Piped Water Programme⁷⁴ thus implying some recognition of need for “empowerment”. Policy analyses nowadays typically do not encourage governments to “pick winners” in industrial policy, not least because characteristics of East Asia where this policy was successful (low corruption and high expertise in the civil service) do not generalise to other poor countries.⁷⁵

⁷² Barrett, *Traps*, 7.

⁷³ See also our evidence in Appendix 1C.

⁷⁴ The community organise and manage the facilities, identify sites, elect water committees, repair teams, organise digging, raise funds for replacement parts and enforce community rules for use of water, while the government finances the initial capital investment, adopts the technical responsibilities and trains community members in management of water (World Bank, *Sub-Saharan*, 85).

⁷⁵ Dasgupta, *Destitution*, 544.

Micro credit is seen as particularly valuable from an economic point of view, as it overcomes the moral hazard problem of lending to the poor. Collateral is not needed as there is peer monitoring of use of the loan by groups of local people (who get a loan in rotation), and lending to women who are usually more responsible than men. The Grameen Bank in Bangladesh is a key example.⁷⁶ The poor obtain assets that enable them to emerge from poverty traps and thereby repay the loan. The micro-enterprises that are created are a better way to generate employment in poor countries than is large-scale industry.

By getting high repayment rates (up to 98%) and generating profits, micro credit can be sustainable in a way grants and aid are not. By empowering women, it helps to lessen population pressures, and also provides capital to diversify income (e.g. in setting up small businesses). Government assistance with capital for micro credit may be useful, although given risk of conflict of interest by government officials, operation is best undertaken by financial institutions or NGOs⁷⁷ with the aid of the poor themselves. Note this is a big shift from the traditional bureaucratic model of development, which sought to transform traditional society.⁷⁸ However, the success of micro credit in South Asia and its lesser development elsewhere may mean it is partly dependent on social mores (e.g. shame at non-repayment) that may not be present in Africa.⁷⁹

3.3 Interim evaluation

We can see that theology is more “holistic” in providing reasons for valuing individuals as and of themselves, rather than in terms of their productive value (economics gives less reason to take care of the old and destitute). Theology also values social and community ties for themselves and not for their instrumental value. Work is valued by theology as part of human dignity and not seen as a “disutility”. Theology gives an aim in life in a way that economics

⁷⁶ See Bornstein, *Dream*.

⁷⁷ NGOs risk however being seen as a soft touch for non-repayment owing to the opprobrium that foreclosure (e.g. on poor widows) might bring.

⁷⁸ Durst, ‘Principled’, 6.

⁷⁹ Mishra and Nayak, ‘Limits’, 199 give a sceptical point of view on micro credit also in India, suggesting that “The wealthier segments of the target group seem to benefit most. The non-poor also take the advantage of the scheme when they are politically and socially in advantageous position. The impact of the scheme is also limited by the political framework in which it is implemented. Over and above of all these factors, the additional limiting factors in the case of North Eastern Region are the lack of political will, static mindset of the people, societal value system, and lack of entrepreneurship, limited market and absence of a sound infrastructural footing.”

does not. It also attaches blame for a state of poverty – reflecting imbalances of power⁸⁰ - which economics typically assumes is due to impersonal market forces. Charity is to serve God and others, not self-interest. Liberation theology points out that utility theory privileges the choice of the rich, and converts people into commodities⁸¹ while economics again ignores unequal power relations that keep people in poverty. By allowing for spiritual influences on poverty it is wider ranging than the purely materialistic economics.

On the other hand, economics is stronger in terms of current analyses and detailed policy prescriptions (the technical dimension), but at a cost of neglecting the human dimension. Nevertheless, the Bible does not rule out using such “human wisdom” as economics in reaching ends that God has mandated. Both theology and economics have been vulnerable to neglecting the environment, but this is not intrinsic to them. We now turn in the light of the above to assessing two proposals for attacking poverty in Africa.

4 An economic approach to the African issue – Sachs – and a theological critique

4.1 The basic approach of “The End of Poverty”

Following the economic approach of Section 3.1, Sachs suggests that the cause of poverty is that the poor lack capital needed to “get a foot on the ladder of development”. The relevant forms of capital are human capital (health, skills and education); business capital (machinery and buildings); infrastructure (transport, power and sanitation); natural capital (viable land); public institutional capital (rule of law and security) and knowledge capital (technical know-how needed to raise productivity). These problems extend to the countries they live in; poor countries typically lack good transport links, have corrupt and weak governments that fail to maintain existing infrastructure, and innovators lack patent protection and capital to market their innovations.

A normal growing economy accumulates such capital. A poverty trap means the level of such capital per head declines between generations, whether due to inadequate saving (by households and governments on their behalf), depreciation (e.g. death of skilled workers due to AIDS) and/or population growth outstripping growth in capital. For example, a poor

⁸⁰ Gorringer, *Capital*, 29 argues that power is a key omitted variable in economic analysis, since wealth generates such power. However, his comment abstracts from the well developed analysis of *monopoly* that can distort markets.

⁸¹ Fitzgerald, ‘Economics’, 226.

household will only have sufficient income to finance consumption, implying no capital accumulation while depreciation erodes the current capital stock per head. Equally, few taxes accrue to governments of poor countries to make infrastructure or education investments. Then, Sachs argues that foreign aid is needed to provide capital from the outside, until households are sufficiently well off to save for themselves, and generate tax revenue for the government. There is an extra benefit from higher income and capital because there are increasing returns to scale (e.g. roads that function all year round).

Sachs talks of clinical economics, whereby economies, like persons, should be seen as complex systems, where failures in one part (e.g. corruption) lead to failure elsewhere (e.g. market systems), and “diseases” differ. Second, unlike the IMF and World Bank, which have focused on a narrow range of issues (corruption, barriers to enterprise, state ownership, and budget deficits) and related “cures” as in SAPs, a wide range of other issues need addressing (including poverty traps, agronomy, disease, transport, and gender bias). Third, economics needs to look at inter-country relationships not only intra-country issues, including trade barriers in rich countries. Fourth, there needs to be judgement of performance in response to aid and not just inputs. Finally, there need to be “requisite ethical standards” for advisers, to criticise the rich countries when needed and not just the poor.

The needs of poor countries are then agricultural inputs such as fertiliser and better seed; investments in basic health to fight AIDS and limit malaria (e.g. nets); investment in education, including meals at school to boost attainment and help attendance; power, transport and communications systems; and safe drinking water and sanitation, for health but also to save time spent gathering water. Within this, following the concept of clinical economics, there is then a need for careful evaluation of what mix of capital investment is needed in each country.

There needs to be a division of labour in poor countries receiving aid between public and private sector, with the public sector not aiming to provide business investments, but rather general investments (schools, clinics, roads and basic research). Only for the poorest should the government get involved in inputs to private business (e.g. subsidised fertiliser and micro credits). Sachs defends his support for public provision by arguments relating to justice (that all people should have basic health and education services as a right) and to natural monopolies such as energy provision (that a private firm would exploit).

All six types of capital are needed for positive outcomes in key areas such as child survival (not just better health services but higher business capital generating higher household incomes, infrastructure such as safe drinking water etc.). Sachs emphasises the need for village level expertise (as in training of barefoot doctors) and informed discussion of solution to key issues such as the spread of AIDS. Arguments of “liberation theology” that the key to development is adequate title to land is considered correct but too narrow.

It is admitted that local investment is insufficient without on the one hand, domestic policy reforms in poor countries (although little is said about these) and reforms to the world order. Notably there is a need for widespread cancellation of debts for poor countries (where interest otherwise absorbs funds for health and education) as well as removal of trade barriers preventing poor countries from exporting agricultural products in return for capital imports. But Sachs warns that benefits of trade liberalisation may accrue mostly to large food exporters such as Brazil. Trade liberalisation is not a substitute for aid to the poorest countries but a complement. On the other hand, the case of the antiglobalisation movement is dismissed. Trade protection is felt more likely to increase than reduce poverty, while the undoubted misdemeanours of multinationals can be dealt with by legislation in the rich countries. Africa’s problem was to be bypassed by globalisation rather than being exploited by it.

Then, there is a need for scientific efforts worldwide to be devoted to the needs of the poor; dealing with their diseases, tropical agriculture, water management and sustainable management of ecosystems. Finally, he highlights the need for rich countries to limit emissions to prevent climate change, as this will harm poor countries most immediately.

It is urged that all of the necessary aid could be covered by the 0.7% of GDP that rich countries have already promised to provide (but few do⁸²). Only a fifth of the world’s population (1.1 billion) is considered⁸³ to be in extreme poverty, compared to 1/3 a generation ago so the task is manageable.

Seeking to combat common myths about aid to Africa (“money down the drain”) Sachs points out that very little net aid has actually gone to that continent, if one deducts debt interest. He argues that African governance is poor because Africa itself is poor, and governance will

⁸² Those that do may provide aid in unhelpful forms unsuited to poverty alleviation. Anecdotal evidence suggests that Japan once shipped hi-fis to poor Indonesia, where many in any case had no electricity.

⁸³ The World Bank suggest that this is the number of people that fall below the \$1.08 a day required to cover basic needs, with an average income of \$0.31.

improve with income.⁸⁴ At a given level of governance, African countries grow less rapidly because of other factors, namely geography, infrastructure and ecological factors. And African countries are no more corrupt than other equally poor countries. Similar arguments can be adduced for economic freedom. Cultural arguments are dismissed because they change with times and circumstances (e.g. role of women in the labour market) and because they tend to be circular (people are poor because they are lazy). Morals are not seen as decisive (African men and women have less sexual partners than those in advanced countries). And fertility would decline as growth proceeds, according to well-established relationships.⁸⁵

Sachs contends that countries such as the US should support anti-poverty programmes at a global level out of self interest, given the correlation of extreme poverty to failed states, as well as for economic self interest (richer countries make better trading partners), because it is the right thing to do and “religious precepts”.⁸⁶ Sachs acknowledges the role of Christian faith in the “drop the debt” programme, with the support of the Pope linking debt to the jubilee and also right wing US fundamentalists. This was a part of a coalition including also liberals, NGOs and a concerned general public. A similar coalition was instrumental in the AIDS initiative.

4.2 Critique of Sachs

Sachs’ basic suggestion to give capital to the poor is strongly in line with the biblical analysis in Chapter 2. Foreign aid seen as a form of charity to ensure a just distribution of well-being can also be defended biblically. Removal of trade barriers can be seen as in line with the biblical injunction to use correct weights and measures (Leviticus 19:36), and debt relief as just (since the poor did not incur the debt). Capital and micro credit will empower the poor who “have the capability to thrive if given the tools” in a biblical manner. But some criticisms can also be made from a biblical standpoint. His objection to the myths of inherent African inferiority is strongly biblical (Galatians 3:28-9).

⁸⁴ Note however that Commission for Africa, *Common*, 36-48 highlights governance as a particular problem for Africa.

⁸⁵ The reasons include the fact that less children die in infancy as health services develop, their use on farms declines, costs of education rise, and the value of women’s time in the labour market also increases, see also Appendix 1C.

⁸⁶ Sachs, *Poverty*, 341.

The fall is not taken adequately into account. Fallen, corrupt African governments are not criticised, which Ringen calls “upside down prejudice”⁸⁷ but may link more closely to unwillingness of economics to attach personal blame for a state of affairs. There is a risk the governments and bureaucrats will divert aid to their own pockets. Equally, the non-poor in the villages may, following the biblical critique of “transformational development” simply expropriate whatever resources and benefits were intended for the poor;⁸⁸ relationships need to be healed for successful development. This suggests a need for (Christian) NGOs or the church itself to have an important role in distributing aid.

A further key issue is whether one can rely on fallen rich-country governments to deliver aid. In particular, will there be sufficient continuity in aid? And can rich-country governments divorce aid from their own economic and political preferences?

Furthermore, despite the “empowering” point made above, Sachs does not stress enough that such ‘solutions’ must involve the poor themselves and are not just imposed, to the detriment of their dignity and commitment. Their “story” must form the context in which aid is given. Economics is prone to deal with people as objects and not subjects, and for macroeconomists such as Sachs, the focus is on nations and not individuals at all.⁸⁹ As noted in Section 2.2 above this is also true of development professionals. Rather, governments and NGOs must serve the poor as Jesus told his disciples (Matthew 20:25-28). Again, possibly, the best NGO for poverty relief is the church itself.

Sachs does not allow sufficiently for individual charitable action as highlighted in the Bible, e.g. capital for micro lending, fair trade purchasing, and service in poor countries. He has no interest in redemption of the rich. He seems to underplay the role of credit markets in providing a means for poor people to develop their capital (arguably the Bible is not against credit per se but its abuse, see Proverbs 28:8). Loans at fair interest rates may be better than grants and aid in respect of dignity of the poor.

Sachs is vague on why it is a good thing to end poverty, in line with the ethical limitations of economics itself. Self interest, the “right thing” and “religious precepts” falls far short of the wealth of biblical teaching on the imperative to aid the poor, who are made in God’s image,

⁸⁷ Ringen, ‘Poverty’s’, 4.

⁸⁸ This may be by taking over cooperatives, by deception, blackmail and violence on those who lack recourse to justice and taking assets below true value owing to bargaining power (Myers, *Transformational*, 68).

⁸⁹ Barrett, ‘End’, 43.

also in the light of Judgement. Equally, he cannot give any justification (other than the specific case of global warming) why the level of consumption in the West could itself be a “bad thing”. Economics is by nature focused on consumption as a good thing in itself, contrary to Jesus’ teaching.

Among Christian commentators, Gates Brown⁹⁰ suggests that Sachs devotes inadequate time to the environment, contrary to biblical stewardship (Genesis 2:15). World trade itself helps contribute to degradation, via air pollution and greenhouse gases for example. Following the point made about consumption, she questions whether a target of growth is appropriate, as affluence leads itself to new forms of spiritual poverty – of dissatisfaction with high levels of consumption and loss of community.

McKibben⁹¹ argues that Sachs makes inadequate allowance for improving income distribution, focusing instead on growth. He questions whether there will be a “race to the bottom” in terms of wages for basic manufacturing. He notes that the green revolution has cut out women’s work in terms of seed saving and hence left them unemployed. Land reform in line with the Jubilee as a possible alternative to urbanisation is not considered – where productivity is highest on small size farms.⁹² Moving instead to large-scale agriculture poses risks to community, which economics does not value except instrumentally.

Sachs’ analysis can also be criticised from an economic viewpoint as set out in Section 3. Easterly argues that the Sachs approach resembles the “big push” to get the poor out of a poverty trap by massive aid that was fashionable in the 1950s but shows little evidence of having worked. He argues, in line with the points made above, that the approach should be more “bottom up” from the poor rather than “top down” to them. Equally, there is a risk of a “one off” push which is not sustained rather than a long term process that is needed for poverty’s elimination.⁹³

Meanwhile, Sachs may also be naïve in terms of incentives and corruption. Black markets might arise in the capital-good commodities he proposes to distribute. Much more rigorous

⁹⁰ Gates Brown, *Poverty*, 1-4.

⁹¹ McKibben, ‘Poor’, 1-3.

⁹² This is less of an issue in Africa than elsewhere given land per se is not the main problem.

⁹³ Durst, *Principled*, 17. Indeed, successful growth tends to be a long term steady process including policy reform empowering people to make private investments and not merely a question of one-off injections of funds (Barrett, ‘End’, 43).

ways of preventing abuse of aid by governments⁹⁴ may need to be devised. Again from an economic point of view, the incentive-compatibility of micro credit is insufficiently stressed and other forms of insurance for the poor (e.g. welfare assistance) are not considered. And if information problems are at the root of poverty, providing assets is insufficient, instead information is needed to “surmount barriers to learning and innovation”⁹⁵ as well as assistance with coordination failures at a community level. The church may again be a positive force in this regard, for example in encouraging individuals to innovate and co-operate for the benefit of the community.

5 A Christian approach – Sider – and an economic critique

5.1 The basic approach of “Rich Christians in an Age of Hunger”

According to Sider, following the biblical analysis in Section 2.1 above, poverty has complex causes. It is at times individual (lack of effort, sinful choices) but also structural (due to failures of market economies to benefit the poor). The resolutions for poverty and hunger proposed by Sider are based on three lines. First, there is a need for appropriate personal lifestyles in the rich world. Second, the church needs to change so as to provide a model for the world. And third, the world must change to make structures of global society fairer. The rich need to repent of their participation and benefiting from structural injustice (such as biases in international trade, abuses by multinationals and poor country debt problems).

In more detail, the simpler lifestyle⁹⁶ should help ensure that sufficient funds are available for financing development. It also can save the rich from their own “spiritual poverty” and risk of damnation for ignoring the poor. Sider endorses John Wesley⁹⁷ who argued that the solution for a rich Christian is to give away all income except what is needed for “the plain necessities of life”, while nonetheless maintaining capital, and accumulating it further as necessary. The basis is the command in 2 Corinthians 8:13-15 that we should give enough for everyone to have a decent living. The barrier is the “unprecedented material luxuries” of Western societies that too quickly becomes necessities, i.e. “spiritual poverty” based on addiction to

⁹⁴ Lal, *Policies*, 24, points out that “public choice” economics shows vulnerability of governments to self interested behaviour. In the context of aid these may weaken the benefit government directed aid can offer to the poor. Furthermore, Booth, ‘Aid’, 38, suggests that aid can centralise power in governments and distort entrepreneurial energies in an economy, weakening economic development.

⁹⁵ Barrett, *Traps*, 8.

⁹⁶ See also Stott, *Issues*, 280-1.

⁹⁷ Wesley, ‘Danger’, 1.

consumption. On the other hand there is a risk of becoming legalistic in charitable giving that must also be avoided. Sider proposes a “graduated tithe” which is 10% of a base level, including the current poverty level, taxes, education fees and emergency cover. Then the tithe is increased by 5% for every \$1000 over that level. Charity in terms of time devoted to poverty relief is also important.

Then, the church needs to be a community that helps members, akin to the church of Acts 2:44-45. Individuals need to feel accountable and available to one another, and support one another against poverty. There is also a question of spending priorities, more for the poor and less for opulent buildings. The church is unable to insist on governments legislating against domestic poverty unless it shows an example, acting as salt and light (Matthew 5:13-16). But equally, the church should insist that biblical charity should benefit foreign nations outside the people of God. As stewards of God’s resources, rich-country governments are called upon to share their resources with poor countries, unlike Sodom (Ezekiel 16:49).

Following the line of liberation theology, Sider argues that compassion and simple living alone are insufficient without structural change in the world, via public policy. Even if poor countries grow, wealthy elites may monopolise the benefits that accrue while the poor stay poor. So foreign policy and not just aid needs to adjust, supporting democracy and human rights in poor countries as well as free and effective trades unions, correcting abuses by multinationals and ensuring aid reaches the poorest. The poor themselves need to be encouraged to seek structural change in their own countries. Biblical understanding can give self-worth to the poor and an understanding that God requires justice for them and from them.

Markets are valuable but need some correction. As for Sachs, Sider argues for provision of capital for the poor. The mechanism is redistribution, by private voluntary efforts and (domestic) government programmes. The value of microfinance is recognised; the Agra Covenant on Christian Capital calls on Christians to devote 1% of their income to such micro finance. Land reform may be needed in agricultural societies (it is noted that growth since 1945 in Korea and Japan coincided with land reform). Essential complementary government programmes should include education, health care and social security, taxing the rich for them (apparently within the country concerned). Governments should also follow the lead of South Korea in encouraging private enterprise and not protecting industry against competition.

GDP needs to be corrected for factors affecting living standards negatively, and especially those of the poor. For example time spent caring for children, and on voluntary work may enter positively and environmental damage and resource depletion negatively. The balance of economic growth away from family and community life as well as the environment could be corrected in this manner. Sider argues that there needs to be a challenge to the idea that consumption leads to greater happiness, not least since people measure well-being in a relative sense. He remains aware that a simple reduction in consumption in the West could lead to a rise in unemployment – the need is for resources to be redirected to help the poor, which would be beneficial to employment at a global level.

As for Sachs, Sider emphasises the need to reduce rich-country trade barriers to imports from developing countries. Appropriate adjustment assistance is needed for those who lose out in the advanced countries. Trade must be liberalised in a way that does not lead the poor country to be dependent on exports with insufficient food for domestic consumption, and that there are fair labour practices and respect for human rights. Sider remains suspicious of multinationals, especially for homogenising culture and exploiting workers. Meanwhile poor countries that are dependent on goods whose relative prices are in decline (e.g. primary products) need assistance to diversify. Debt relief needs to occur, but to be conditional on democracy, and shifting resources from military to anti-poverty expenditure.

Environmental control needs to be reinforced. Use of renewable energy is a key step forward. Solar power is considered crucial in democratising economic power in poor countries (protecting the poor against energy monopolies). In rich countries, public transport can help reduce greenhouse gas emission, as would a carbon tax, agreed at a global level. And giving resources to the poor reduces their incentive to destroy the environment just to keep alive.

Aid policy is criticised as too often being directed through elites rather than to the poorest, or to countries that are politically sensitive (in the US case, Egypt and Israel). Aid should go to countries willing to empower the poor by land reform, human rights and democracy. It should go via NGOs. Aid should not be directly linked to the donors' economic or political interests, or be linked to military aid; it should promote sustainable development. It should go to countries that seek to promote basic-needs development, i.e. life sustenance but also self-esteem and freedom to choose one's own course of action. Finally, it should promote health care and education for women, who are often the poorest, also in the interests of slowing

population growth (see also Appendix 1C). Reduced military expenditure gives ample scope to increase aid.

5.2 Critique of Sider

Sider has accepted many economic insights in the above analysis, notably the general use of markets (which had in earlier times often been opposed by theological commentators⁹⁸). This links to his understanding of the progress of East Asian economies, which were market based. He also sees the link of poverty to governance of poor countries. The focus on basic needs is consistent with the economic analysis of Section 3. A further positive aspect is that Sider made evangelicals aware of structural economic arrangements (such as trade barriers and sovereign debt) underpinning poverty. Personal ethics alone are insufficient to overcome them. Sider is aware that simply cutting consumption could be deflationary but is in line with Biblical teaching on the danger of excessive focus on possessions. And he, unlike Sachs, focuses strongly on a bottom-up approach and need for the poor to be empowered, not treated as clients, as well as on promoting democracy where such empowering is most likely to occur.

On the other hand Sider betrays some ongoing lack of understanding about supply and demand. His concern that multinational growth leads to cultural decline is hard to accept (although it can be a by-product), as is the idea of trade as taking food from the poor rather than providing resources with which they can be fed. Schlossberg suggests that there is no coherent way in the book for people to come to an understanding of their own responsibilities in the light of the stewardship mandate, notably, the reason why to maintain free markets is not clear.⁹⁹

The policies are not specific to any given poor country or region; indeed the focus is often the salvation of the rich. At least, his analysis needs complementing by a more thoroughgoing “clinical” economic analysis. He may rely excessively on private charity for ending poverty. History suggests that government aid is also essential (in this sense Sider may not allow sufficiently for the fallen state of private donors as well as governments). There is little mention of the need to curb population growth, possibly due to religious sensitivities.

⁹⁸ Including Sider himself in his 1977 edition.

⁹⁹ Schlossberg, ‘Evolution’, 4.

There are also theological issues. From a “liberation theology” point of view, the focus of Sider is not enough on the empowering and involvement of the poor, or on the value of their communities, although some mention is made of these points and the focus on democracy is helpful.¹⁰⁰ He is insufficiently critical of the rich for benefiting from unjust structures¹⁰¹ and too uncritical of markets and their outcomes. From “transformational development” there is inadequate focus on evangelism, and needs to heal relationships in the poor country so as to make development aid useful. From a conservative standpoint it could be argued that (micro) loans may be better than aid for reducing dependence and promoting individual dignity.

His view of the Western church seems parochial, surely there is a need for mutual support at a global level across congregations and not just within them. Equally, the African churches could play a major role in administering aid, continuing their ongoing care for their communities.

6 Strengths and weaknesses of the economic and theological approaches to poverty

Comparing Sections 2 with 3-5, it can be seen that whereas the Bible commends justice and charity to the poor, also viewing them as worthy of dignity, made in God’s image, specific aspects need to be reinterpreted in a globalised, technological society. Any application of biblical principles to poverty needs to take into account ‘wisdom’ from economics, while bearing in mind it is fallen wisdom and describe fallen human nature. For example, economic analyses can give a technical explanation how poverty arises and persists (lack of means of production, vicious circles, lack of insurance, incentive and information problems, as well as international aspects) in line with the general thrust of the Bible.

Economics shows constraints and means to overcome them (development strategies, appropriate assistance). Understanding of economic arguments is helpful for theologians in participating in development debates, for example net benefits of free trade and micro lending. Underlying political theories calling for justice can help to humanise economics e.g. Rawls’ theory of justice, that a social or economic arrangement needs to be acceptable to someone

¹⁰⁰ On the other hand, using aid as a lever for “land reform, human rights and democracy” could exclude many poor people from its benefits, e.g. if countries such as Zimbabwe are excluded due to their political problems.

¹⁰¹ West, ‘Poor’, 23.

born behind a “veil of ignorance” about where he or she would be born. This of course needs to be viewed at a global level.¹⁰²

On the other hand, economics without Christian ethics is shown to be lame. As economics sees self-interest as the main driver of human economic activity and consumption as its main end, we have seen that there is virtually no role for charity while the case for justice has to be based on self-interest (albeit possibly benefiting the poor in a utilitarian manner). Economists tend to technocracy, imposing solutions on countries and people – contrary to love of the poor as autonomous human beings, and leading to inadequate policy prescriptions. We have seen an unwillingness of economics to give personal responsibility for poverty. And ignoring the importance of community and relationships, that Christians would argue can only be fully transformed by the Gospel, is both undesirable in itself and also may aggravate some of the “coordination” difficulties that economists are beginning to recognise – in other words the narrow world view of economics may have instrumental consequences.

Economics is particularly vulnerable to ignoring the environment, given GDP does not allow for degradation, although the mandate in Genesis 1:28 to “fill the earth and subdue it” has also been taken at times to justify environmentally damaging actions by Christians. But equally, both can allow for the environment, for economics by seeing the environment as an exhaustible productive resource, and for the Christian by focusing on the stewardship mandate as a justification for nurturing God’s creation.

Conclusion – further research and some policy implications

¹⁰² As noted by Fitzgerald, ‘Economics’, 226, no rational individual would agree to be born into the world regardless of citizenship, showing the international economic arrangement is unjust in a Rawlsian sense.

We contend that the confrontation of economics and theology can lead to a deeper understanding of the genesis and response to African poverty than reliance on either of them alone. A pure theological approach, as typified by Sider, can be too vague and general, as well as focusing on the spiritual poverty of the rich as much or more than the material poverty of the poor. An economic approach, while being more scientific, can tend to be too technocratic, not allowing for the role of individual altruism or charity by donors, nor allowing for the humanity and right to self direction – and in some cases spiritual liberation – on behalf of the recipients.

In this context, a key conclusion is that in administering aid with an economic world view, secular bodies risk to take an incomplete view of the needs of the poor, and hence fail to lift them out of poverty. Bluntly, as Paul says “If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing” (1 Corinthians 13:4) – and possibly the poor may not, either. Christian NGOs motivated by the love of Jesus are in our view the most appropriate means of generating the “transformational development” and liberation that the poor need.¹⁰³

In addressing poverty, Christians need to reflect to what extent economics is taken on as part of their toolkit. One suggestion is that individual acts towards the poor by Christians can rely on biblical analysis focused on charity to generate justice, and can be ‘salt and light’ to others. But they need to be aware of whether the distribution of such charity also follows biblical principles of “transformational development”. Care is needed that Christian NGOs do not unthinkingly adopt a secular approach. For collective pressure Christians may need to accept economic arguments to help build coalitions with those having differing motivations to convince non-Christian politicians. It has been suggested that governments as well as individuals need to act to address Africa’s problems.

In terms of approaches to development, it is notable that the economists and theologians are converging on certain policies – capital and credit provision – which will empower the poor, not see them as helpless victims. They also argue for fair trade and removal of the burden of debt. There is suspicion of (domestic) government corruption although arguably their

¹⁰³ For an outstanding example, see the work of Iris Ministries in giving life, love and hope to thousands of orphans in Mozambique, see Baker, *Enough*, especially 159-176 and www.irismin.org.

prescriptions for overcoming it are insufficiently precise. The “bottom up” approach preferred by many economists is in line with the need for “empowerment” stressed by theologians.

Further economic research is warranted into the empirical link of growth to inequality, with reference also to whether the country is a “Christian” one. At a more micro level, investigation of the comparative success of aid channelled via governments, secular and Christian NGOs could usefully be undertaken. In terms of theological research, the biblical view of the state seems to need more development – how can theology justify overseas aid, and policies of global redistribution beyond the general injunction to value all individuals as made in God’s image? Should aid be limited to “democracies”. Should Christians aid in liberation struggles, if unjust distribution of land r political power is at the root of poverty?¹⁰⁴

At a multidisciplinary level, the economics and theology of corruption are an area needing urgent attention in the light of African difficulties. Equally, micro lending needs thorough scrutiny from an economic and theological point of view. Is it a “fad” that is currently fashionable and may be pushed too far? (See comments in Section 3.2.) What are its limits? And, to what extent does the Bible condone such socially helpful albeit profit making lending? Could it be better for individual dignity than grants? And finally, to what extent do either Sider or Sachs’ analyses apply to urban as well as rural poverty, given increasing urbanisation in most poor countries?

WORD COUNT: 11970 words

¹⁰⁴ Kairos Theologians, *Document*, 14, for example talks of the South African apartheid regime as a “tyranny”, gives tacit support for “physical force” by the oppressed, and suggests that the church itself should be involved in civil disobedience. Certainly, Revelation 18:2-4 celebrates the fall of an oppressive regime in “Babylon” (i.e. Rome).

Bibliography

Aquinas, Thomas, *Summa Theologica*, Second and revised edition, translated by Fathers of the English Dominican Province, 1920. (<http://www.newadvent.org/summa/3066.htm>)

Arestis, Philip and Asena Caner, *Financial liberalisation and poverty, channels of influence*, The Levy Economics Institute of Bard College: Working Paper No 411, 2004.

Baker, Heidi and Rolland, *There is always enough*, Tonbridge: Sovereign World, 2003.

Barrett, Christopher, *Poverty traps and resource dynamics in smallholder agrarian systems*, Cornell University: SAGA Working Paper, August 2006.

Barrett, Christopher, 'The end of poverty, economic possibilities for our time by Jeffrey D Sachs', *Faith and Economics*, 46, pp. 43-49, Fall 2005.

Benedict XVI, Pope, *God is love (Deus caritas est)*, Rome: The Vatican, 2006. (http://www.vatican.va/holy_father/benedict_xvi/encyclicals/documents/hf_ben-xvi_enc_20051225_deus-caritas-est_en.html)

Berlin, Isaiah, *Liberty: Incorporating "Four Essays on Liberty"* (Edited by Henry Hardy) Oxford, OUP 2002.

Blomberg, Craig, *Neither poverty nor riches*, Leicester: Apollos, 1999.

Bonner, Michael, 'Poverty and Economics in the Qur'an', *Journal of Interdisciplinary History*, Volume 35:3, pp 391-406, 2005.

Booth, Philip, *Catholic Social Teaching and the Market Economy*, London: Institute of Economic Affairs, 2007.

Booth, Philip, 'Aid, governance and development' in Philip Booth, ed., *Catholic Social Teaching and the Market Economy*, London: Institute of Economic Affairs, 2007.

Bornstein, David, *The Price of a Dream: The Story of the Grameen Bank*, New York: Oxford University Press, 2005.

Chen, Shaohua, and Martin Ravallion, *How Have the World's Poorest Fared since the Early 1980s?*, World Bank, Washington, D.C: Policy Research Paper 3341, 2004.

Chilton, David, *Productive Christian in an Age of Guilt-Manipulators: A Biblical Response to Ronald J Sider*, Tyler: Institute for Christian Economics, 1982.

Christian, Jayakumar, *Powerless of the poor, towards an alternative kingdom of God based paradigm of response*, Fuller Theological College, Pasadena, California: PhD Thesis, 1994.

Christian, Jayakumar, *God of the empty handed*, Monrovia, California: MARC/World Vision, 1999.

Cline, William, *Financial crises and poverty in emerging market economies*, Washington: Center for Global Development, Working Paper No. 8, 2002.

- Commission for Africa, *Our common interest*, London: Penguin, 2005.
- Concerned Evangelicals, *Evangelical witness in South Africa*, London: Evangelical Alliance, 1986.
- Dasgupta, Partha, *An inquiry into well-being and destitution*, Oxford: OUP, 1995.
- Dasgupta, Partha, 'World poverty, causes and pathways', in B. Pleskovic and N.H. Stern, eds., *World Bank Conference on Development Economics, 2003*, Washington, DC: The World Bank, 2004.
- Dollar, David and Aart Kraay, 'Growth is good for the poor', *Journal of Economic Growth*, 4, 239-276, 2002.
- Durst, Mose, 'A principled economics approach to poverty' in *Essays towards a principled economics*, Berkeley, California: Principled Economics Institute, 1995.
- Easterly, William and Stanley Fischer, 'Inflation and the poor', *Journal of Money, Credit and Banking*, 33, 160-78, 2001.
- Fitzgerald, Valpy, 'The Economics of Liberation Theology' in *The Cambridge Companion to Liberation Theology* ed. Christopher Rowland, Cambridge: CUP, 1999.
- Gates Brown, Tricia, *The End of Poverty by Jeffrey D Sachs*, Barclay Press: Conversation Café, 2005. (<http://www.barclaypress.com/cafe/reviews/viewreview.php?reviewID=55>)
- Gorringe, Timothy, *Capital and Kingdom*, Maryknoll, New York: Orbis, 1994.
- Griffin, Keith and John Gurley, 'Radical analyses of imperialism, the Third World, and the transition to socialism: A survey article', *Journal of Economic Literature*, Vol. 23/3, pp. 1089-1143, 1985.
- Hanks, Patrick (ed.), *Collins English Dictionary*, Glasgow: Collins, 1979.
- Hay, Donald A, *Economics Today, a Christian Critique*, Leicester: Apollos/IVP, 1989.
- Hawn, Amanda, *Redefining wealth, UNEP frames new action plan with ecosystem services at its core*, The Ecosystem Marketplace: October 26, 2005. (http://www.ecosystemmarketplace.com/pages/article.news.php?component_id=3978&component_version_id=5622&language_id=12)
- Hernandez-Murillo, Ruben and Deborah Roisman, 'The Economics of Charitable Giving: What Gives?', *The Regional Economist*, Federal Reserve Bank of St. Louis, pp. 12-13, October 2005.
- Hughes, Dewi and Malcolm Bennett, *God of the poor*, Carlisle: Paternoster, 2000.
- Kairos Theologians, *The Kairos Document, Challenge to the Church, Second Edition*, Grand Rapids, Michigan: Eerdmans, 1986.
- Kvalbein, Hans, 'Poor/poverty', *Dictionary of Biblical Theology* ed. Desmond T Alexander, Leicester: IVP, 2000.

Lal, Deepak, *Policies for economic development, why the wheel has come full circle*, UCLA, Los Angeles: Department of Economics Working Paper No. 744, 1995.

Linden, Ian, 'Christianity, Islam and poverty reduction in Africa', paper presented at a *Faith and Development: Theory and Practice Forum*, Centre for the Study of Faith in Society, Cambridge, 26-27th November 2004.

Mishra, B. and Purusottam Nayak, 'Limits of micro credit for rural development: a cursory look' in J.K. Gogoi (eds.) *Rural Indebtedness in North East India*, Assam: Dibrugarh University, 2004.

McKibben, Warwick, 'Poor no more, strategies of global development', *Christian Century*, May 31, 2005.

Myers, Bryant, *Walking with the poor, principles and practices of transformational development*, Maryknoll, New York: Orbis Books, 1999.

Myrdal, Gunnar, *Asian drama, an inquiry into the poverty of nations*, Volume 2. New York: Twentieth Century Fund, 1968.

Oxford Conference 'The Oxford Declaration on Christian Faith and Economics', *Faith and Economics*, 15, pp. 5-18, Spring 1990.

Rawls, John, *A Theory of Justice*, Cambridge, Mass: Harvard University Press, 1971.

Ringen, Stein, 'Poverty's History', *Times Literary Supplement*, June 25, 2005.

Sachs, Jeffrey, *The End of Poverty*, London: Penguin, 2005.

Schlossberg, Herbert, 'The Evolution of Ronald J. Sider – Rich Christians in an Age of Hunger: Moving from Affluence to Generosity', *Religion & Liberty*, 8/4, 1998.

Sen, Amartya, *On Ethics and Economics*, Oxford: Blackwell, 1987.

Sider, Ronald, *Rich Christians in an Age of Hunger, Second Edition*, London: Hodder and Stoughton, 1997.

Storkey, Alan, *Jesus and Politics: Confronting the powers*, Grand Rapids, Michigan: Baker Academic, 2005

Stott, John, *Issues facing Christians today*, London: Harper Collins, 1990.

Taylor, Michael, *Poverty and Christianity*, London: SCM Press, 2000.

UNCTAD, *Statistical profiles of the least developed countries, 2005*, New York and Geneva: United Nations, 2005.

Wesley, John, 'The danger of riches, Sermon 87' in *The Works of Rev. John Wesley*, ed. Thomas Jackson, Grand Rapids, Michigan: Baker Book House, 1996.

West, Gerald, 'The Bible and the Poor' in *The Cambridge Companion to Liberation Theology* ed. Christopher Rowland, Cambridge: CUP, 1999.

White, Sarah and Romy Tiongco, *Doing theology and development, meeting the challenge of poverty*, Edinburgh: St Andrew Press, 1997.

World Bank, *World Development Report*, IBRD, Washington, DC, 1980.

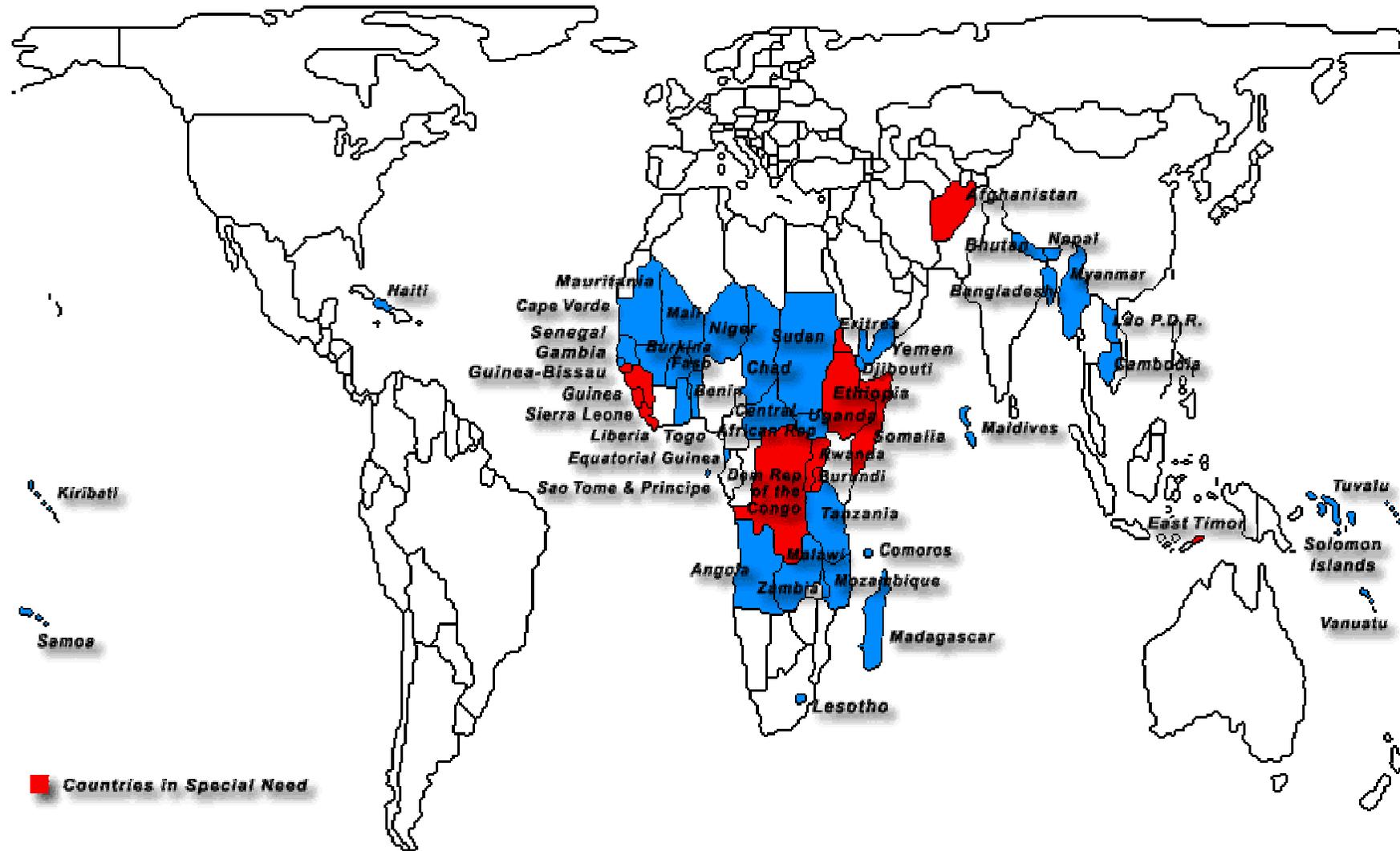
World Bank, *Sub Saharan Africa, from crisis to sustainable growth*, IBRD, Washington, DC, 1989.

APPENDIX 1A: African LDCs social and economic indicators, 2005 or latest available

Country	Annual Population Growth (percent)	Life Expectancy (years, m/f)	HIV Adults (percent)	Under 5 Mortality (percent)	Under-Nourished (percent)	Literacy (Percent) m/f	GDP per Capita (US\$)
Angola	2.8	38/42	3.9	26	40	56/29	1030
Benin	3.2	52/54	1.9	15.4	15	52/24	530
Burkina Faso	3.2	44/46	4.2	20.7	19	34/14	360
Burundi	3.0	40/45	6.0	19	68	56/40	90
Cape Verde	2.4	67/73	na	3.5	2.5	85/66	1770
Central African Rep	1.3	42/43	13.5	18	43	60/35	310
Chad	3.4	44/47	4.8	20	34	52/34	260
Comoros	2.7	62/66	na	7.3	62	63/49	530
DR Congo	2.8	42/47	4.2	20.5	71	73/50	120
Djibouti	2.1	53/56	2.9	13.8	27	76/54	1030
Eq Guinea	2.3	50/52	na	14.6	na	93/74	Na
Eritrea	4.3	58/61	2.7	8.5	73	67/45	180
Ethiopia	2.4	49/51	4.4	16.9	46	47/31	110
Gambia	2.9	56/59	1.2	12.3	27	44/30	290
Guinea	2.2	51/53	3.2	16	26	55/27	460
Guinea Bissau	3.0	45/48	na	20.4	35	54/24	160
Lesotho	0.1	35/40	28.9	8.4	12	73/94	740
Liberia	1.4	40/43	5.9	23.5	46	70/37	110
Madagascar	2.8	55/59	1.7	12.6	37	74/60	300
Malawi	2.3	41/42	14.2	17.8	33	75/47	170
Mali	3.0	44/46	1.9	22	29	36/16	360
Mauritania	3.0	48/53	0.6	18.3	10	51/30	420
Mozambique	2.0	44/46	12.2	15.8	47	60/29	250
Niger	3.4	42/41	1.2	26.2	34	24/9	230
Rwanda	2.4	43/46	5.1	20.3	37	74/60	220
Sao Tome	2.3	58/60	na	11.8	13	na	370
Senegal	2.4	54/57	0.8	13.7	24	47/28	670
Sierra Leone	4.1	37/39	na	28.4	50	51/23	200
Somalia	3.2	43/45	na	22.5	na	na	Na
Sudan	1.9	57/62	2.3	9.3	27	69/46	530
Tanzania	2.0	44/46	8.8	16.5	44	84/67	330
Togo	2.7	50/54	4.1	14	26	72/43	380
Uganda	3.4	47/50	4.1	14	19	78/57	270
Zambia	1.7	39/39	16.5	18.2	49	85/72	450
Memo items:							
Bangladesh	1.9	63/63	na	6.9	30	49/30	440
Haiti	1.4	52/54	5.6	11.8	47	52/48	390
Yemen	3.1	57/61	0.1	11.3	36	68/25	570
China	0.9	72	0.1	3.3	na	na	1283
UK	0.3	79	0.1	0.5	na	100/100	35718

Note: m/f stands for male/female. Source: UNCTAD, *Statistical*

APPENDIX 1B: Map of the Least Developed Countries



APPENDIX 1C: African LDCs social and economic indicators, correlations

	Annual Population Growth (percent)	Male life expectancy (years)	Female life expectancy (years)	HIV Adults (percent)	Under 5 Mortality (percent)	Under-Nourished (percent)
Correlation with:						
Per capita GDP	-0.24	0.42	0.46	0.07	-0.45	-0.50
Female education	-0.53	0.07	0.12	0.63	-0.55	-0.01
Male education	-0.41	0.13	0.18	0.42	-0.45	0.08

Comment: Correlation is a statistical measurement of the relationship between two variables. It can vary between 1 (perfect positive correlation, the variables track each other perfectly) and -1 (perfect negative correlation, when one goes up the other goes down in the same proportion). If there is no statistical relation, the correlation is zero. While correlation need not imply causality, it can be suggestive of it, when additional information and background research are taken into account. Using the data on African LDCs from Appendix 1A, we sought to assess the relative influence on key indicators of well-being of simply raising GDP per head as opposed to increasing education, especially for women.

The results are mostly consistent with suggestions in the text, namely that education of women often has the most positive outcome. For example, in terms of population growth there is seen to be much less correlation with GDP per head than with education, and female education is particularly effective in reducing population growth; a similar result is found for under-5 mortality, although GDP per head is also influential. Educated women are more likely to control their fertility and care for their children effectively. Sadly, such positive results do not hold for HIV where there is actually a positive correlation with education, and zero with GDP per head, reflecting its prevalence in the more “developed” LDCs such as Lesotho. The indication is that directed education is needed to head off HIV. Finally, for life expectancy and under nourishment it is GDP per capita which is crucial. The correlation with education is much lower.

This brief exercise indicates how economic analysis can underpin a theological approach, in the sense that GDP per capita can rise without helping the poorest, while wider education is consistent with helping individuals to be self directed, being made in the image of God.

APPENDIX 2: Bible quotes and references in full, alphabetically (New International Version)

Acts 2:44-45: All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need.

Amos 2:6-7: This is what the LORD says: “For three sins of Israel, even for four, I will not turn back my wrath. They sell the righteous for silver, and the needy for a pair of sandals. They trample on the heads of the poor as upon the dust of the ground and deny justice to the oppressed. Father and son use the same girl and so profane my holy name.

Amos 4:1-2: Hear this word, you cows of Bashan on Mount Samaria, you women who oppress the poor and crush the needy and say to your husbands, “Bring us some drinks!” The Sovereign LORD has sworn by his holiness: “The time will surely come when you will be taken away with hooks, the last of you with fishhooks.

Amos 5:24: But let justice roll on like a river, righteousness like a never-failing stream!

Amos 6:4-7: You lie on beds inlaid with ivory and lounge on your couches. You dine on choice lambs and fattened calves. You strum away on your harps like David and improvise on musical instruments. You drink wine by the bowlful and use the finest lotions, but you do not grieve over the ruin of Joseph. Therefore you will be among the first to go into exile; your feasting and lounging will end.

1 Corinthians 13:4: If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.

2 Corinthians 4:4: The god of this age has blinded the minds of unbelievers, so that they cannot see the light of the gospel of the glory of Christ, who is the image of God.

2 Corinthians 8:7-8 But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. I am not commanding

you, but I want to test the sincerity of your love by comparing it with the earnestness of others.

2 Corinthians 8:9: For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

2 Corinthians 8:13-15: Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.

Deuteronomy 14:28-29: At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands.

Deuteronomy 15:1: At the end of every seven years you must cancel debts.

Deuteronomy 15:4-5: However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today.

Deuteronomy 15:7-11: If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be open-handed and freely lend him whatever he needs. Be careful not to harbour this wicked thought: “The seventh year, the year for cancelling debts, is near,” so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. Give generously to him and do so without

a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be open-handed toward your brothers and toward the poor and needy in your land.

Ecclesiastes 11:5: As you do not know the path of the wind, or how the body is formed in a mother's womb, so you cannot understand the work of God, the Maker of all things.

Ephesians 2:1-2: As for you, you were dead in your transgressions and sins, in which you used to live when you followed the ways of this world and of the ruler of the kingdom of the air, the spirit who is now at work in those who are disobedient.

Exodus 22:21: Do not mistreat an alien or oppress him, for you were aliens in Egypt.

Exodus 22:25: If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.

Exodus 23:6: Do not deny justice to your poor people in their lawsuits.

Exodus 23:8: Do not accept a bribe, for a bribe blinds those who see and twists the words of the righteous.

Exodus 31:2-5: See, I have chosen Bezalel son of Uri, the son of Hur, of the tribe of Judah, and I have filled him with the Spirit of God, with skill, ability and knowledge in all kinds of crafts—to make artistic designs for work in gold, silver and bronze, to cut and set stones, to work in wood, and to engage in all kinds of craftsmanship.

Ezekiel 16:49: Now this was the sin of your sister Sodom: She and her daughters were arrogant, overfed and unconcerned; they did not help the poor and needy.

Ezekiel 34:18: Is it not enough for you to feed on the good pasture? Must you also trample the rest of your pasture with your feet? Is it not enough for you to drink clear water? Must you also muddy the rest with your feet?

Galatians 3:28-9: There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus. If you belong to Christ, then you are Abraham's seed, and heirs according to the promise.

Galatians 6:10: Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.

Genesis 1:22: God blessed them and said, "Be fruitful and increase in number and fill the water in the seas, and let the birds increase on the earth."

Genesis 1:26: Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground."

Genesis 1:28: God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground."

Genesis 2:15: The LORD God took the man and put him in the Garden of Eden to work it and take care of it.

Genesis 2:18: The LORD God said, "It is not good for the man to be alone. I will make a helper suitable for him."

Genesis 3:17-18: To Adam he said, "Because you listened to your wife and ate from the tree about which I commanded you, 'You must not eat of it,' 'Cursed is the ground because of you; through painful toil you will eat of it all the days of your life. It will produce thorns and thistles for you, and you will eat the plants of the field.

Genesis 9:8-11: Then God said to Noah and to his sons with him: "I now establish my covenant with you and with your descendants after you and with every living creature that was with you—the birds, the livestock and all the wild animals, all those that came out of the ark with you—every living creature on earth. I establish my covenant with you: Never again will all life be cut off by the waters of a flood; never again will there be a flood to destroy the earth."

Genesis 12:10: Now there was a famine in the land, and Abram went down to Egypt to live there for a while because the famine was severe.

Isaiah 1:17: learn to do right! Seek justice, encourage the oppressed. Defend the cause

of the fatherless, plead the case of the widow.

Isaiah 1:19-21: If you are willing and obedient, you will eat the best from the land; but if you resist and rebel, you will be devoured by the sword.” For the mouth of the LORD has spoken. See how the faithful city has become a harlot! She once was full of justice; righteousness used to dwell in her—but now murderers!

Isaiah 1:23-24: Your rulers are rebels, companions of thieves; they all love bribes and chase after gifts. They do not defend the cause of the fatherless; the widow’s case does not come before them.

Isaiah 1:27-28: Zion will be redeemed with justice, her penitent ones with righteousness. But rebels and sinners will both be broken, and those who forsake the LORD will perish.

Isaiah 5:8: Woe to you who add house to house and join field to field till no space is left and you live alone in the land.

Isaiah 10:1-2: Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and withhold justice from the oppressed of my people, making widows their prey and robbing the fatherless.

Isaiah 58:6-7: Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe him, and not to turn away from your own flesh and blood?

James 2:14-17: What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, “Go, I wish 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 it is not accompanied by action, is dead.

James 4:17: Anyone, then, who knows the good he ought to do and doesn’t do it, sins.

James 5:1-5: Now listen, you rich people, weep and wail because of the misery that is

coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

Jeremiah 19:9: I will make them eat the flesh of their sons and daughters, and they will eat one another’s flesh during the stress of the siege imposed on them by the enemies who seek their lives.’

Joel 1:4: What the locust swarm has left the great locusts have eaten; what the great locusts have left the young locusts have eaten; what the young locusts have left other locusts have eaten.

John 1:29: The next day John saw Jesus coming toward him and said, “Look, the Lamb of God, who takes away the sin of the world!”

John 3:20: Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed.

1 John 3:16-17: This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. 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?

Joshua 18:10: Joshua then cast lots for them in Shiloh in the presence of the LORD, and there he distributed the land to the Israelites according to their tribal divisions.

1 Kings 21:11-16: the elders and nobles who lived in Naboth’s city did as Jezebel directed in the letters she had written to them. They proclaimed a fast and seated Naboth in a prominent place among the people. Then two scoundrels came and sat opposite him and brought charges against Naboth before the people, saying, “Naboth has cursed both God and the king.” So they took him outside the city and stoned him to

death. Then they sent word to Jezebel: “Naboth has been stoned and is dead.” As soon as Jezebel heard that Naboth had been stoned to death, she said to Ahab, “Get up and take possession of the vineyard of Naboth the Jezreelite that he refused to sell you. He is no longer alive, but dead.” When Ahab heard that Naboth was dead, he got up and went down to take possession of Naboth’s vineyard.

Leviticus 19:36: Use honest scales and honest weights, an honest ephah and an honest hin. I am the LORD your God, who brought you out of Egypt.

Leviticus 25:23-28: `The land must not be sold permanently, because the land is mine and you are but aliens and my tenants. Throughout the country that you hold as a possession, you must provide for the redemption of the land. If one of your countrymen becomes poor and sells some of his property, his nearest relative is to come and redeem what his countryman has sold. If, however, a man has no one to redeem it for him but he himself prospers and acquires sufficient means to redeem it, he is to determine the value for the years since he sold it and refund the balance to the man to whom he sold it; he can then go back to his own property. But if he does not acquire the means to repay him, what he sold will remain in the possession of the buyer until the Year of Jubilee. It will be returned in the Jubilee, and he can then go back to his property.

Luke 1:46-55: And Mary said: “My soul glorifies the Lord and my spirit rejoices in God my Saviour, for he has been mindful of the humble state of his servant. From now on all generations will call me blessed, for the Mighty One has done great things for me—holy is his name. His mercy extends to those who fear him, from generation to generation. He has performed mighty deeds with his arm; he has scattered those who are proud in their inmost thoughts. He has brought down rulers from their thrones but has lifted up the humble. He has filled the hungry with good things but has sent the rich away empty. He has helped his servant Israel, remembering to be merciful to Abraham

and his descendants forever, even as he said to our fathers.”

Luke 4:18-19: “The Spirit of the Lord is on me, because he has anointed me to preach good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord’s favour.”

Luke 6:20-26: Looking at his disciples, he said: “Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who hunger now, for you will be satisfied. Blessed are you who weep now, for you will laugh. Blessed are you when men hate you, when they exclude you and insult you and reject your name as evil, because of the Son of Man. “Rejoice in that day and leap for joy, because great is your reward in heaven. For that is how their fathers treated the prophets. “But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep. Woe to you when all men speak well of you, for that is how their fathers treated the false prophets.

Luke 6:34-6: if you lend to those from whom you expect repayment, what credit is that to you? Even `sinners,’ expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful.

Luke 10:30-36: Jesus said: “A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he travelled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds,

pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’ “Which of these three do you think was a neighbour to the man who fell into the hands of robbers?”

Luke 16:19-31: “There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man’s table. Even the dogs came and licked his sores. “The time came when the beggar died and the angels carried him to Abraham’s side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. So he called to him, ‘Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.’ “But Abraham replied, ‘Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.’ “He answered, ‘Then I beg you, father, send Lazarus to my father’s house, for I have five brothers. Let him warn them, so that they will not also come to this place of torment.’ “Abraham replied, ‘They have Moses and the Prophets; let them listen to them.’” ‘No, father Abraham,’ he said, ‘but if someone from the dead goes to them, they will repent.’ “He said to him, ‘If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.’ “

Luke 18:1-8: Then Jesus told his disciples a parable to show them that they should always pray and not give up. He said: “In a certain town there was a judge who neither feared God nor cared about men. And there

was a widow in that town who kept coming to him with the plea, ‘Grant me justice against my adversary.’ “For some time he refused. But finally he said to himself, ‘Even though I don’t fear God or care about men, yet because this widow keeps bothering me, I will see that she gets justice, so that she won’t eventually wear me out with her coming!’ “ And the Lord said, “Listen to what the unjust judge says. And will not God bring about justice for his chosen ones, who cry out to him day and night? Will he keep putting them off? I tell you, he will see that they get justice, and quickly. However, when the Son of Man comes, will he find faith on the earth?”

Mark 5:25-26: And a woman was there who had been subject to bleeding for twelve years. She had suffered a great deal under the care of many doctors and had spent all she had, yet instead of getting better she grew worse.

Mark 10:13-16: People were bringing little children to Jesus to have him touch them, but the disciples rebuked them. When Jesus saw this, he was indignant. He said to them, “Let the little children come to me, and do not hinder them, for the kingdom of God belongs to such as these. I tell you the truth, anyone who will not receive the kingdom of God like a little child will never enter it.” And he took the children in his arms, put his hands on them and blessed them.

Mark 10:17-22: As Jesus started on his way, a man ran up to him and fell on his knees before him. “Good teacher,” he asked, “what must I do to inherit eternal life?” “Why do you call me good?” Jesus answered. “No one is good—except God alone. You know the commandments: ‘Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honour your father and mother.’ “ “Teacher,” he declared, “all these I have kept since I was a boy.” Jesus looked at him and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” At this

the man's face fell. He went away sad, because he had great wealth.

Matthew 5:13-16: “You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled by men. “You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.

Matthew 5:17-18: “Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfil them. I tell you the truth, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished.

Matthew 6:2-4: “So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honoured by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

Matthew 6:24: “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Matthew 8:20: Jesus replied, “Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head.”

Matthew 19:27: Peter answered him, “We have left everything to follow you! What then will there be for us?”

Matthew 20:25-28: Jesus called them together and said, “You know that the rulers of the Gentiles Lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you

must be your servant, and whoever wants to be first must be your slave—just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.

Matthew 25:27: Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

Matthew 25:41-45: “Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’ “They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?’ “He will reply, ‘I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.’

Matthew 26:11: The poor you will always have with you, but you will not always have me.

Micah 2:1-2: Woe to those who plan iniquity, to those who plot evil on their beds! At morning's light they carry it out because it is in their power to do it. They covet fields and seize them, and houses, and take them. They defraud a man of his home, a fellowman of his inheritance.

Micah 4:4: Every man will sit under his own vine and under his own fig tree, and no one will make them afraid, for the LORD Almighty has spoken.

Micah 6:11: Shall I acquit a man with dishonest scales, with a bag of false weights?

Numbers 11:4-6: The rabble with them began to crave other food, and again the Israelites started wailing and said, "If only we had meat to eat! We remember the fish we ate in Egypt at no cost—also the cucumbers, melons, leeks, onions and garlic. But now we have lost our appetite; we never see anything but this manna!"

Proverbs 19:17: He who is kind to the poor lends to the LORD, and he will reward him for what he has done.

Proverbs 20:13: Do not love sleep or you will grow poor; stay awake and you will have food to spare.

Proverbs 23:10: Do not move an ancient boundary stone or encroach on the fields of the fatherless,

Proverbs 28:3: A ruler who oppresses the poor is like a driving rain that leaves no crops.

Proverbs 28:8: He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.

Proverbs 31:20: She opens her arms to the poor and extends her hands to the needy.

Psalms 11:7: For the LORD is righteous, he loves justice; upright men will see his face.

Psalms 15:4-5: [He who] honours those who fear the LORD, who keeps his oath even when it hurts, who lends his money without usury and does not accept a bribe against the innocent.

Revelation 6:5-6: When the Lamb opened the third seal, I heard the third living creature say, "Come!" I looked, and there before me was a black horse! Its rider was holding a pair of scales in his hand. Then I heard what sounded like a voice among the four living creatures, saying, "A quart of wheat for a day's wages, and three quarts of barley for a day's wages, and do not damage the oil and the wine!"

Revelation 11:18-19: The nations were angry; and your wrath has come. The time has come for judging the dead, and for rewarding your servants the prophets and your saints and those who reverence your name, both small and great-- and for destroying those who destroy the earth."

Revelation 18:2-4: With a mighty voice he shouted: "Fallen! Fallen is Babylon the

Great! She has become a home for demons and a haunt for every evil spirit, a haunt for every unclean and detestable bird. For all the nations have drunk the maddening wine of her adulteries. The kings of the earth committed adultery with her, and the merchants of the earth grew rich from her excessive luxuries."

Romans 5:8: But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.

Romans 8:21: For the creation was subjected to frustration, not by its own choice, but by the will of the one who subjected it, in hope that the creation itself will be liberated from its bondage to decay and brought into the glorious freedom of the children of God.

Romans 13:1-5: Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God.

Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority? Then do what is right and he will commend you. For he is God's servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing. He is God's servant, an agent of wrath to bring punishment on the wrongdoer. Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also because of conscience.

Romans 15:26-27: Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem. They were pleased to do it, and indeed they owe it to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings.

Ruth 1:1: In the days when the judges ruled, there was a famine in the land, and a man from Bethlehem in Judah, together with his wife and two sons, went to live for a while in the country of Moab.

1 Samuel 2:8: He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes and has them inherit a throne of honour. "For the foundations of the earth are the Lord's; upon them he has set the world.

1 Samuel 12:3: Here I stand. Testify against me in the presence of the LORD and his anointed. Whose ox have I taken? Whose donkey have I taken? Whom have I cheated? Whom have I oppressed? From whose hand have I accepted a bribe to make me shut my eyes? If I have done any of these, I will make it right."

1 Timothy 6:10: For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:17: Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

1 Timothy 6:18-19: Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

2 Thessalonians 3:6: In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us.