

Income-generating Project Initiation in Churches: A Guide for Mission Workers

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Abstract

Outsider mission workers with local church communities, such as with the agency Latin Link, can have a role in the promotion of church and community-based income generation projects as a poverty reduction strategy and as a way of healthy community involvement generally. This is likely to involve a process of healthy community decision-making, some generic business training for potential project leaders and workers, and a microfinance scheme run with established guidelines. In this way, outside initiative promotes community development rather than imposing unsuitable solutions from the outside.

Keywords

Business training, church, community decision-making, Latin Link, microfinance, poverty reduction

Introduction

Latin Link is a mission agency drawing members from a range of evangelical churches. Its roots are in the Faith Mission Movement of nineteenth-century Britain with former names associated and incorporated such as the Help for Brazil Mission, the Peru Inland Mission, the Bolivia Inland Mission, the Andes Evangelical Mission, the Regions Beyond Missionary Union and the Evangelical Union of South America. The British embodiments of these last two entities joined together in 1991 to form Latin Link, with the intention of combining forces in a focus on ministry in and from Latin America.

Currently, the ministry of Latin Link is through members serving for a number of months on short-term programmes or for years or decades based in South American countries from Chile and Argentina through Peru and Brazil to Colombia, in Central America from Costa Rica to Guatemala, and in North American Mexico. Members sent out by Latin American churches, as well as serving across Latin America, also serve in Europe and beyond partnering in church-based and church-planting ministries.

The history of work in Latin America, dating from 1855 in Brazil, involved an emphasis on church planting from the outset and increasingly the discipling, training and theological education of churches and their leaders. More recently, a concern for social action has become more

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prominent. Literature ministries have been incorporated from the earliest days but other media ministries have been developed more recently.

Business as Mission is a more recent term but the concept has been present at various points further back. Dr Robert Reid Kalley from Edinburgh, in Madeira and then on arrival in Rio de Janeiro in 1855, took paying medical patients but also treated the poor on more advantageous terms, all while planting early evangelical churches. He wasn't setting up businesses to improve community income levels, but was instead using income to allow ministry to prosper (Forsyth, 2004).

Latin Link's members, mainly in Latin America but increasingly Latin missionaries in Europe, are currently spread across ministries of evangelism and church planting, training of Christians at every level from Sunday School teachers to PhD students, social action, media and Business as Mission. Of the 200-strong work force, the majority, at least in Latin America, are involved in training or social action. Some are based in resourcing offices, some in major cities, others in remote rural contexts, with some serving in placements of less than a year, and others serving for their whole career.

Typically, a local church will be started through a plant from another church, perhaps the beginning of a children's club in a new area, and then more regular Sunday meetings and other activities on site and in the neighbourhood. The Latin Link member may be essential to this whole process or come alongside somewhere down the line. As church members are disciplined, they will be taught of the need for holiness, integrity, tithing and much more. Many church members will create their own employment through trading. But there may not be a conscious addressing of the approaches and possibilities in the area of business, and the benefits of earning are usually limited to individuals and families rather than more widely in the church.

Often, a limiting factor for church and wider community development is the lack of employment and shared economic development opportunities, which in turn could provide for church infrastructure development, and serve the wider community. From solely individual conversions and discipleship inside the church, moving to a more considered approach could lead to the testimony that those in the church are concerned for the wellbeing of the whole community through the development of infrastructure and provision of employment possibilities. In this way, the mission of the church could be fulfilled more holistically.

My concern in observation of different ministry situations has become that while Latin Link members are good at serving churches in outreach, discipleship and social action, there has been less emphasis on how to responsibly raise income levels in communities from the inside so that greater self-provision can be encouraged. In this study, I have therefore tried to research the elements of healthy and beneficial income generating projects at a level that could be taken on by a local church and aiming to leave Latin Link members with the necessary tools and ideas of how to be helpful catalysts in encouraging new initiatives.

I have not attempted to deal with the bigger questions of large-scale employment programmes or restructuring of economies with a justice agenda in mind, but have tried to keep to the level of suggesting what individual members of a mission agency can encourage to happen through and alongside national colleagues in local churches, for the benefit of local church members and their wider communities.

I have explored understandings of the nature of poverty, the need for community decision-making that sticks, business training approaches, and the role of microfinance in the setting up of income-generating projects that can be beneficial to local communities.

A Christian Approach to Work

The Christian approach to work is essentially positive, with God's creation in Genesis 1 described as work (Genesis 2:2–3) and with Adam being given work to do in Genesis 2 (Genesis 2:15), all

before the fall and the introduction of sin in Genesis 3. The work of God's people being established is seen as evidence of the favour of the Lord God (Psalm 90:17). Christians are encouraged to work in whatever they do with all their heart as if working for God rather than for human masters (Colossians 3:23). A Christian may find himself serving an unjust master but can still be a witness to his saviour in the way he serves (Ephesians 6:5–8), although there are limits to what a Christian should choose to get involved in which would apply to types of business to invest in as the enjoinder is to think about whatever is true, noble, right, pure, lovely, admirable, excellent and praiseworthy (Philippians 4:8).

In essence, the Christian approach to work, as well as being ordained by God and a reality to cope with and used for advantage by his people, is that work is a fundamental element of the Human Dignity that arises from the understanding that humans are created in the image of God. Work and the provision for self and dependents is one of the things which shows something of the image of God in human beings, that illustrates his nature, and gives dignity to the human struggle to survive and provide, to order the world for good. So the desire for Christians to make a difference in their communities through income-generating projects is a godly theme arising from self-understanding as created in the image of God. Secular development theories covering the same desire to improve communities may lack this insight and the spiritual side of Christian approaches to development.

The challenge for Christians involved in development is to harness the desire to reflect God's nature through creating wealth in a way that benefits whole communities rather than simply allowing some individuals to prosper. Some suggestions can be made about the structuring of projects with relation to churches and church leaders, but appropriate solutions for individual contexts will need to be worked out. Christian income-generating projects should therefore have a high regard for the dignity of individual employees, for the sharing of wealth in the community, for the ethical value of the work being undertaken, and for the decision-making integrity of those responsible for setting out working practices, employment terms and business strategies.

The Nature of Poverty

Many responses to impressions of poverty seem to be centred on the provision of money, food, or shelter to alleviate distress, and they arise out of the responder's understanding of what the need is based on what the presenting problem is. However, the real picture may be much more complicated, with a more complex understanding of the nature of poverty and its causes. Further, especially across cultures, there are elements of the nature of poverty that are likely to be missed on a first encounter unless care is taken (Corbett and Fikkert, 2009).

Attempts at poverty-reduction should be careful to understand how a community views poverty and get beyond simplistic views seeing only levels of income or material goods. Poverty of opportunity or security may be more important. The Human Development Index, developed by Amartya Sen and Mahbub ul Haq in 1990 for the United Nations Development Programme, gives a more rounded view than the material one (Anand and Sen, 1994). Further, Sen developed the Capability Approach, and with Martha Nussbaum and others in 2003 set up the Human Development and Capability Association, seeing capabilities as 'substantial freedoms', such as living to old age, engaging in economic activity, and political participation, and poverty as a lack of capabilities or opportunities.

The Oxford Poverty and Human Development Initiative use a Multidimensional Poverty Index and define poverty as when two-thirds of 10 broad indicators are met such as infant mortality rates, health, schooling, cooking fuel type, sanitation, water access, electricity supply, access to fridges and bicycles, house flooring quality, etc.¹

Among Christian development agencies, 'Tear Fund understands poverty through a relationship lens' (Scott et al., 2014), particularly broken relationship with God, other people and the environment.

Churches are well placed to address this in communities through communal worship, discipleship, community initiatives and social action.

Attempts in a community to solve poverty through purchases from those from outside the community should be approached with caution:

There is a lot written concerning small scale 'Transformational Community Development' which takes into account the wider context. I would say that this is crucial as the development problem is never just a technical issue e.g. he is poor, hasn't access to finance for a milling machine, ergo lend him the money for the milling machine so he is no longer poor! Seldom is this successful. I find that the most important question to ask when broaching any intervention is 'Why has he not been able to buy one before?', or if he did, 'Why did it fail?' Unless the wider context has been taken into account, (e.g. historical, political, legal, economic, cultural, community, family, educational) any intervention tends to only last for a short period whilst there is outside funding or support. (Tony Swanson, AIM missionary in Tanzania, 2014, personal communication)

So an understanding of the various possibly complex elements contributing to material or economic poverty is needed before potential solutions can be considered. Interventions from outside a community without careful consideration are likely to fail to understand the real situation and therefore the measures taken to reduce poverty are likely to fail. However, indicators and measures are available to attempt a more robust analysis. The views of members of the community will be essential in gaining a fuller understanding of the situation.

Community Decision-making that Sticks

Solutions for poverty that originate outside a community are likely to be less robust than those essentially sourced within it. Christian Aid would encourage a process of listening to community voices and note:

We know that poor people are the true experts on the nature of poverty, and our work is shaped by their voices and concerns. In a spirit of humility, we try to learn from our own mistakes and from the experience of the people we work alongside. We try to improve our understanding of how change happens, and our role in the process, so that our efforts have greater impact. We know that lasting solutions cannot be imposed on communities from the outside.²

We also note that listening to all sections of a community, including those often ignored or shouted down, shows respect and allows for a strengthening of community decision making:

Community organizing . . . acknowledges the worth, dignity and capability of all people including the poor members of society. Given the opportunity to develop and organize themselves, people are actually empowered to assess their situation and determine how best they can improve it.³

This would resonate with Paulo Freire (1996) and others of the participatory Action Research School – where true learning is about involvement of the learner in a reflective process as part of a community of practice with a problem-solving approach, rather than simply a 'banking' approach of pouring pure knowledge to be stored into a person as a receptacle. The reflective process is designed to contribute to guidelines for future best practice as well as solve the problem at hand.

For each community, arriving at initiatives that work will need a process of decision-making that works. The best development organisations understand this, and the Tear Fund Umoja⁴ process is recognised as a leading model. It helps church leaders and congregations work with the local

community for positive change for the community, building on existing resources and skills, inspiring and equipping with vision.

We believe that local churches around the world can make an immense contribution to overcoming poverty, at a local, national, and international level. Their passion, rootedness in the community, commitment to relationships and spiritual hope mean that they can be tremendous agents of transformation.⁵

Facilitators' and Coordinators' guides are available in English and Portuguese.

Through a process of consultation, a community works through the issues contributing to poverty and the likely elements needed to achieve progress. Intentions and clarity of approach from the start of the project are likely to be important. A Latin Link member in Peru comments (Roland Brown, 2014, personal communication):

I think my main comment would be that income generating projects should be set up in a way to become viable businesses from the start and not well-intentioned social action projects. Too often I have seen people responding to the needs of trying to help people earn a living, by setting up a project to offer people a way to earn money, however the project is unsustainable as the products being made are not of marketable quality or worse still, no market has been researched. For such a project to have long term benefit, I believe it needs to be set up on business principles (even if start-up subsidy is required) to deliver long term viability and not result in it being a social project which doesn't amount to much more than another form of a hand-out. For me this means finding markets, creating competitive products, evaluating real costs and profitability etc. Also involving local people in all aspects is important so that it is not reliant on the missionary.

The aims of an intervention need careful consideration as often other objectives apart from income-generation are included, perhaps subconsciously and therefore unrecognized. These may relate to security, social infrastructure, dignity, skills development and assertiveness. But a firm economic foundation is often the basis for other gains and should not be jeopardized.

Consideration should be given to the effect of increasing the number of participants in local markets through loans and other help, which is likely to have the effect of forcing down prices. Hurley (1990) has argued that care should also be taken not to cut across local community decision-making forums which are good at getting to the root of issues and in getting buy-in when new decisions are made. Achieving group accountability among those on the scheme is a key for heightening the moral pressure not to default on agreed plans of action. Ideas emerging from the local context should be given a high value compared with potential solutions introduced from outside the context.

The role of the outsider in community decision-making needs careful thought. For example, a Latin Link member working alongside a local church could introduce new concepts and training resources, challenging established practice or lack of initiative or preparedness to consider change. However, even with formal agreement, if the initiative of the outsider is resented, not understood, or does not take on local concerns, it will not be successful in achieving the solving of problems, changes in practice or eventually the reduction of poverty. So the level of relationship established and the ability to listen are probably more important than impressive training materials and project schemes in the achieving of lasting change.

Training and Capacity-building

Microfinance practitioners and others see the delivery of generic business training as more important than the actual starting of businesses by outside agents hoping to help a community. Teaching

community development aspects such as trust building, identity formation, and identifying of mutual benefits are also valuable. It's about building capacity to address the local context with good tools and a vision for what might be possible more than a specific business idea to run with.

This is important at the set up stage for projects rather than later trying to change the basis on which a project operates. Training and preparation are needed from the outset, as a Latin Link member in Bolivia comments: 'If projects initiated with the premise that they must find ways to self-sustain, many would begin differently, incorporating ways to generate income' (Graham Frith, 2014, personal communication). So the potential sustainability of a project is not something to face when an outsider is ready to hand over the reins, but to be considered and incorporated in plans from the outset.

Further, business founder Julia Crellin (2014, personal communication) of Achkiy⁶ warns from her experience in Peru that any involvement in income generating projects should be alongside experienced business people, or with the delivery of the necessary training at the outset to get a business started on a healthy basis. She notes the fundamental need to separate church and project structures so that business responsibility does not lie with for example the Pastor of the church, who is unlikely to be business-trained. Without this separation, there could be confusion of relationships and roles of congregation members, missionary input, and of discipleship with employment and business issues. Questions concerning the quality of production, and employee conditions, could be compromised, especially if a leading family in the church also employ their own relations in the project.

Basic business training should start even with the need to keep a financial float overnight, the importance of keeping basic accounts, and knowing what costs to include in calculations so that it is clear whether a profit is being made. Business training should aim to cover both how to avoid pitfalls as well as good models to follow. Stuart Morris of Startup Training⁷, who uses the 'Business Model Canvas' approach notes (2014, personal communication) that: 'Basic Business training should aim to address the question of why small businesses fail'. His contention would be that failure to cover the basics can have catastrophic effects on the viability of a business.

Training should then also be covering competitive advantage, and what specific element allows a profit to be made.

Training should seek to identify what gives a business an edge; perhaps their quality of training or service gives a competitive advantage. This could include higher ethical standards and reliability for Christians. Also improving quality, moving beyond 'craft' (the usable production methods of crafts that are made to last) to 'art' (the aesthetic value of art that is to appreciate), improves margins. (David Burnett, 2014, personal communication)

It may be possible for the local missionary to deliver basic business training, but it is perhaps more likely that bought in training will be more comprehensive and better adapted locally. For example, The Chalmers Center,⁸ who have a base in Central America, offer Spanish language business training as well as making their resources about savings groups available online.⁹

Similarly, The Center for Community Transformation in the Philippines¹⁰ has pioneered Christian-based development strategies through training programmes, service provision and community organisation, which while on a greater than local church scale has many insights to offer.

Training particularly in how to start a business, rather than just administer one better, seem to be particularly appropriate in poverty reduction. Narayan et al. (2000: 45) understand that 'Case studies of those who have managed to improve their wellbeing indicate that entrepreneurship is the most frequent path out of poverty'. Various courses and resources are available.¹¹

Mats Tunehag (2013: 237) understands encouraging entrepreneurship to be the key, as 'Micro-loan programmes can help but tend to build the informal economy and thus run the risk of cementing people and nations in poverty'. It would be better to work with small and medium businesses for employment creation, he feels.

The Role of Microfinance

Once the desire to encourage entrepreneurship is established, a microfinance scheme might provide the necessary capital injection, although as noted above, microfinance does not only help entrepreneurs in new initiatives, it can be used to increase the scale of existing projects. Microfinance should be taken to include micro loans, micro credit, micro franchising and other possible approaches.

Microfinance can help launch a good idea through the financing of capital items to resource a manufacturing process and is seen as a move up from hand-outs and welfare to empowering choices among the poor. However, microfinance is often used for small local enterprises that have proved their profitability and sustainability and who want to scale up operations to achieve further profitability gains. This may or may not involve extra employment locally. It may lead to the growing business profiting at the expense of smaller local enterprises, and therefore to a more wealthy local business-owner or family rather than more widely shared reduction in poverty levels.

Overall, microfinance is seen as a useful tool, but care should be made to measure success in poverty reduction across a community rather than in the merely internal calibration of loan repayment rates. Microfinance approaches have limitations, including not doing well in low-population density areas. Financial services can benefit from economies of scale but this may detract from the community development nature of the projects many microfinance initiatives are trying to help (Mutalima, 2013).

In terms of microfinance practices World Vision¹² have set up lending institutions in 10 countries, relying on donor gifts for capital rather than bank loans. On average, they lend \$350 each to entrepreneurs, often women seeking to start a local initiative, achieving a 98% repayment rate. Repaid money stays with the local lender to recycle and expand businesses locally. Success here is measured in repayment rates, but the typical user is starting a new initiative so the number of successful new businesses should also be identifiable.

Getu (2013) writes that Christian microfinance distinctives include a transformational approach, where the Opportunity International definition of transformational development is noted as 'A deeply rooted change in people's economic, social, political, spiritual and behavio(u)ral conditions resulting in their enjoyment of wholeness of life under God's ordinances'.¹³ Within this, approaches vary on a scale from microfinance as an evangelistic tool and discipleship (Hope International) to the more careful or restrained World Vision and Opportunity International who use more of a family approach rather than working solely with individuals. Stress is put on the values of love, respect and service, and on ensuring that any pressures on performance do not fall into the temptations of bullying to maintain repayment rates.

Overall, the aim of a Christian approach to micro-financing of projects should be for lives to be transformed, individually and communally: individually through material wellbeing to allow provision for needs, but also at the level of values and world view through seeing themselves as valued by and valuable to God, able to make a contribution to the community; and communally as the church shows that it's concern for the community stems from the view that God works at the level of relationships and community, out of his own nature, and with effect in the human context. This counters the minimalistic banking approach to micro-finance that counts a successful project as one where repayment rates are high, where business expansion is financed successfully, where

perhaps some members of the community are wealthier, but without evidence that values have been deepened, outlooks broadened, and transformation on a deeper level in community relationships achieved.

Jeremy Matheson, of Knowledge That Works,¹⁴ who has experience in business financing, notes (2014, personal communication) that microfinance works well with community members in general for businesses looking for loans of up to \$20,000. Beyond that, a Small and Medium Enterprise solution should work better, where Christian run schemes may be most appropriate when there are not adequate local banking systems. These schemes will often be offering loans to believers with intentional missional impact objectives. For microfinance, existing schemes should be used for their existing expertise rather than setting one up without the knowledge to do so. In this way, Latin Link members can be trained in the potential to use the business as a witness, as well as sourcing low cost franchising opportunities that will be suitable for a developing country.

Microfranchising (importing a business model to operate a franchise on a small scale) would seem to be a possible approach, combined with business training and microfinance. Lehr (2008) notes that:

Microfranchising brings already successful social entrepreneurs together with people who are motivated to create their own small enterprises (referred to interchangeably as micro-entrepreneurs or micro-franchisees), but who often lack the skills and capital that can lead to success. Together, they can grow the overall impact of a business and create a local ownership and management opportunity.

However, careful consideration would need to be given to the appropriateness of importing a particular franchise into any specific local context. One example to consider would be EzyLife¹⁵ which starts a new initiative initially through the distribution of products before developing newly customised products.

Copestake et al. (2005) note that microfinance needs to respond to the specific needs of clients rather than simply how to access financial services. Their view is that loans work best with the further development of established enterprises rather than with new start-ups. This would imply less new business start-ups but could still result in higher employment levels in growing businesses. They suggest that sustainability should go beyond merely organisational sustainability to a wider sustainable social change.

Critiques of the microfinance approach have been vociferous. One study in India¹⁶ starts its Introduction with: 'Microfinance continues its insane expansion'! Another (Bateman, 2011: 40) notes: 'it remains an awkward fact that there is no solid evidence whatsoever linking the quickly achieved superabundance of microfinance and microenterprises to any positive impact upon the level of poverty or development'. Bateman also notes the risk of commercialisation of micro-finance loans if profits are needed by the lender, so putting pressure on the interest rates required for repayment schedules. A further concern is that the size of local markets, and their possible lack of elasticity or potential for expansion, means that microfinance projects may affect solely the sharing out of local demand among an increasing number of suppliers, or a rebalancing of those who benefit from local markets rather than an overall reduction in poverty.

For Bateman (2010), alternatives are considered such as the Japanese post-1945 system, or that of Northern Italy, where local governments met the loan needs of enterprises, including credit unions and financial cooperatives. The Basque Mondragon development cooperative is also mentioned which uses the Working People's Bank. The further example of the Venezuelan post-2000 of President Hugo Chavez model seems more controversial.

Examples of Good and Bad Practice

When a Latin Link member gets involved in a project, it is likely to be preceded by preparatory work by a colleague who has asked national church leaders where there are needs or opportunities for ministry. The most common areas of involvement historically, particularly in Latin America, have been in church pastoral support or in leadership development. Where social needs are discerned, the likely initiatives include breakfast clubs, children's work of various types or relationship ministries such as marriage courses or restorative justice processes.

Where economic concerns are being addressed, the most likely response is the setting up of an income-generating project that is relatively easy to start. This might typically be a card-making workshop based in a church for church members. The craft based activity is relatively easy to learn to an acceptable standard, the materials are readily available locally, and can be chosen particularly to reflect local culture. Further, through the input of the outsider, a readily available, sympathetic, almost captive market is available through the prayer and financial supporters in the sending country who are already supporting the missionary.

However, there are essential concerns that the artificial markets in the sending country are going to be limited to the network of supporters, that initial enthusiasm may not be sustainable, that cost effectiveness depends on visitors returning home who carry goods in their luggage to sell, and that this hides the true costs of distribution, and actually masks rates of profitability. Crucially, the continuance of these lines of distribution depends on the ongoing involvement of the outside agent. Further, the production of cards and the like which add a cultural edge in distant markets may not be valuable locally to their production. There may often be more appropriate goods to produce locally if the view of local producers and vendors was sought.

So if care is not taken, and research gone into before production is entered into of the goods that seem to offer the most promising initial and short term returns, then the project is unlikely to be appropriate with strong local feelings of ownership and a sustainability that can thrive on local conditions rather than depending on artificial and outsider dependent ones.

Latin Link members have over the years been involved in many different ways in attempts to improve economic reality for communities where often a church-based outreach, pastoral and training work is also going on. A frequent dilemma on the presentation of economic need is to decide whether to give money as an outright gift or to offer a loan.

Some well thought out and creative solutions can still come unstuck. Learning can be hard to achieve. For example, a Latin Link member commented about loaning

money for the purchase of a taxi or moto-taxi to help them gain an income. Loans of this nature vary greatly in whether they are paid back or not. We no longer make loans; we make gifts where we feel led. Just as important as financial support is training that is required to know how to manage your finances.

Pitfalls may also emerge where the social dynamics of a community are not understood or appreciated by the outside agent. This particularly affects who benefits from outside investment, and who owns the initiative. In terms of whether the businesses are individually or community-owned and benefitting, a Latin Link member comments:

I'd suggest all business participants should be recognised by the community ideally generating personal income with a personal investment that will be recognised and respected by the community. A community business run by a committee seems unlikely to last. A co-operative is a different structure though which could work. (Doug Cowan, 2014, personal communication)

For those Latin Link members able to develop a more comprehensive view of mission, the benefits are great, but the challenges remain in terms of how to apply the vision. After a number of years investing in different semi-rural communities in Bolivia in agricultural and veterinarian ministries, as well as more broadly in discipleship and community development, wider goals were developed by Latin Link members Pete and Linda Lugtigheid:

We have a broad ministry vision, which is to use what we have learned over the past twelve years to strengthen, equip and train churches to be agents of change in their communities and beyond. We would like to broaden the scope and reach of our ministry by forming a transformation centre or network, reaching out to various churches in an area.¹⁷

This vision for a transformational centre or network includes economically sustainable projects that can be run locally.

One recent involvement by Latin Link members has been through The Potter's House movement in Guatemala, who minister to children working on the largest rubbish dump in Latin America where 11,000 people eke out a living, 6,500 of them being children. The Potter's House aims to provide educational, health and community support programmes as well as Micro Enterprise loans and business training based on biblical principles.¹⁸ Thomas and Joy Barker have also worked on other related community development areas such as promoting the use of energy efficient light bulbs and the installation of upturned bottles of water in roofing panels as 'litres of light'.

Similarly, Lotti Rindlisbacher works with women's groups in Leon, Nicaragua, developing craft activities that generate income for the group members. Partly training in new handicraft skills for group members, and partly discipleship through conversation in the group, with the sales of handicrafts resulting from the group activities adding to group members' income.

Probably the longest standing Business as Mission activity within the Latin Link family would be the El Inca bookshops in Peru, founded over 100 years ago. With explicitly Christian objectives of spreading the Christian message through Bibles and good Christian literature, it has also been run as a business, and now has successful shops in a number of cities.

So possibilities exist for initiatives that result in projects being set up, and training is available that allows the raising of vision on a holistic basis. However, it is also easy to fall into quick solutions to perceived problems and fail to see the wider or longer term issues that would more effectively resolve issues of poverty or dependence in a community.

Conclusions

Viable approaches exist for mission church workers such as Latin Link members to make a valuable contribution towards the devising of poverty reduction strategies in the communities in which they work. These are likely to be through income generating projects and there are resources available to help get started. There are also guidelines to provide some caution which should help to avoid fruitless effort and the creating of problems.

Initial approaches should probably be around the area of encouraging healthy community decision-making, and the Tear Fund Umoja framework could be a good starting point.

Once good decisions have been made in the community about possible projects, the next step may well be to attempt a course in generic business training for those starting up initiatives locally. This could be organised within the church setting and will probably be best served through trainers using existing materials which could include those provided by The Chalmers Center or similar.

Beyond that, if local businesses are being encouraged to start up or develop, a well administered microfinance scheme might be appropriate. Again, it would normally be preferable to invite an

existing scheme to transfer in their expertise rather than learning how to raise capital and administer a new fund. The Chalmers Center is one entity that may provide a suitable model.

In this way, locally-devised solutions for local problems are promoted with outside input.

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