POVERTY AND WEALTH: A CHRISTIAN PERSPECTIVE

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INTRODUCTION
Poverty and human deprivation have been recognized as the most central challenges to the development of human society ever since the dawn of history. Alongside them is the issue of wealth, its creation, possession, distribution and our attitude towards it. Poverty is considered a major constraint to any form of development of human beings. The ways and means of eradicating it are now intensely studied and researched in several academic disciplines like economics, politics, history, sociology, religion, theology, ethics and even law. Tremendous amounts of resources and time have been spent on this problem by both governmental and non-governmental organizations and institutions for several generations. Yet today (2001), there are more human beings suffering chronic deprivation than ever in history. Recent estimates show that nearly half the world’s population, about three billion people, live on less than two dollars a day. Most of these are destitute, trapped in absolute poverty.

All over the world, disparities between the rich and the poor even in the wealthiest of nations are rising sharply. Fewer people are becoming increasingly “successful” and “wealthy” while a disproportionately large population is becoming even poorer. Ironically, all this is happening in a world that God has blessed with abundance, enough to allow every living soul on earth have a descent and comfortable life. This is the problem this essay endeavors to address. Why is there poverty, suffering and hunger in a bountiful world? Do Christians have any responsibility in the face of such a situation in our world? What role or approach should Christian teachers emphasize as they prepare students, to face poverty, hunger and suffering in a bountiful world? Is the knowledge of the theory and practice of economics sufficient preparation to deal with this challenging social problem? These are the leading questions that this essay endeavors to shed some light on.

Though poverty is a relative concept, it is a multidimensional problem, encompassing not only the material aspects of human life but also its social, physical, mental and spiritual dimensions. The purpose of this essay is threefold: Firstly, to create an understanding of the concept of poverty and wealth in both the economic and Biblical-Christian perspective by analyzing the multiple dimensions of their definitions, causes and measurements. Secondly, to analyze the ethics of economics, the discipline whose jargon has largely influenced and provided the basis of the many contemporary approaches to the problem of poverty and the creation of wealth. Thirdly, to present the biblical-Christian world-view of the concepts of poverty and wealth as the basis for integrating faith and learning of economics and of any subject dealing with these concepts.

DIFFERENT POVERTY AND WEALTH CONCEPTS
It is generally acknowledged that there is no single agreed definition of poverty. Although it signifies insufficiency of means (resources) to meet needs, the standard by which needs are determined is variable. There is no single worldwide standard of poverty and therefore no universally accepted count of the poor.

For a long time however, poverty has been viewed and measured as lack of money (moneylessness), which also includes chronic inadequacy of resources of all types to satisfy such basic human needs as nutrition, rest, warmth and bodily care. This however, is quite a narrow view of
poverty. Even though it includes such material deprivation, many such needs can be satisfied without money, as by one's own agricultural production.

Many analysts now acknowledge that poverty is a much broader concept including many dimensions, though the narrower definitions still remain relevant. The different views show that poverty is not only material deprivation but also powerlessness i.e. lack of opportunities and choices open to the non-poor. The powerless are those whose likes seem to them to be governed by forces and persons outside their control - by people in positions of authority or by "evil forces" or "hard luck". These dimensions are conceptualized as follows:

**Poverty as material deprivation** This is at the core of poverty. It is indicated by low income and consumption levels, resulting in inadequate food intake and poor nutritional status of food, poor health (Physical stamina) and education, lack of clothing, housing, consumer durables, fuel insecurity and absence of provision for survival in an emergency, making the household highly vulnerable.

**Poverty as isolation** Reflected in geographical location, and in social and political marginalization particularly of rural households. Most poor people live in rural remote areas or are far from development and service institutions and so lack sufficient weight to influence decisions. They lack transport (roads) and communication (radio, TV) links. They suffer from illiteracy which cuts off access to information and alienation and interaction with the political process.

**Poverty as alienation** This stems from isolation and exploitative social relations and carries a sense of being without identity or control. The poor are alienated from growth processes such as new technology. They are unable to take advantage of new technology. They lack marketable skills. With limited access to training and education, they are further alienated. Educational alienation causes communication gap between the poor and the rest of society. The languages of administration, commerce and learning have remained all alien particularly to the rural poor.

**Poverty as dependence** depresses the bargaining power of the poor in a world of unequal social relations between landlord and tenant, employer and employee, creditor and debtor, buyer and seller, patron and bonded laborer. Dependence can also take the form of reliance on remittances and transfers (gifts, free or subsided food, etc.) as a major source of income and/or consumption for a poor household.

**Poverty as a lack of decision-making power and freedom of choice** in production, consumption, employment and socio-political representation reflected in the absence of flexibility and reduced opportunities open to the rural poor.

**Poverty as lack of assets.** This forces the rural poor to work at a very low level of productivity. The condition of landowners with small-holdings but without complementary assets can be worse than the landless. It can be measured by levels of holdings and changes over time, in the ownership of land, livestock, fishing boats and gear, tools, equipment and machinery.

**Poverty as vulnerability of external shocks and internal social conflicts.** This can quickly and significantly change the poverty status of rural households. Vulnerability can arise from natural factors (such as drought, flood, cyclone and attack from locusts and other pests) and from changes in the market (collapse of commodity prices), in demography (loss of earning family member) in health (illness of earning members), in marital status (divorce, desertion and widowhood) in the labor market (loss of employment) and from war.

**Poverty as insecurity.** This defines the risk of being subjected to physical violence, because of low social status, or physical strength, gender, religion, race, ethnic and linguistic status.
Narrow Versus Broader view of Poverty

From the foregoing discussion, poverty can be viewed narrowly (as moneylessness or material deprivation) or broadly (to include other less materialistic dimensions like powerlessness). The broader the view, the more encompassing it is, but the harder to measure. The narrow is based on income and consumption definitions. The broader view is more inclusive of much less materialistic aspects described above. The range of possibilities is illustrated in a diagram originated by Baulch (1996) also reproduced by White and Killick (1996).

![Diagram of poverty concepts]

Where:
- "PC" Stands for private consumption (or income)
- "SS" Refers to services normally provided by the state (although occasionally by the private sector) such as schooling, health services and treated water.
- "Assets" refer to such items as land, equipment and other productive inputs.
- "SEC" refers to the extent of vulnerability and insecurity
- "Dignity" and "autonomy" relate to the degree of dependency and social exclusion.

Figure 1: A pyramid of poverty concepts (Source: White and Killick 1996)

The question which arises from this diagram is related to the most appropriate measure and view of poverty. What balance is required between the different approaches? White and Killick (2001) observe that measures based on income or consumption- the most commonly used for international comparisons, have the advantage that the required data are often available though there are limitations.

At the end of the spectrum from income-based measures are community-level measures based on discussions intended to elucidate local perceptions of the nature of poverty, the assets of the poor, the constraints they face and the influence of household dynamics. These are the ones we now turn to.

Views of well-being and ill-being from the perspectives of the poor

It is important that for any meaningful and effective interventions on behalf of the poor, the issue of poverty must be approached from the perspectives and experiences of the poor people themselves. Poor men and women have detailed knowledge of their own situation and have context-specific criteria about who is poor and not poor. This knowledge should be used in the understanding of poverty, the desires the pain and aspirations of the poor. The poor people's ideas of well-being or the good life and ill being or the bad life attests to the multidimensionality of poverty and they have much in common throughout the world. They are here summarized from world-wide surveys of village-level poverty assessment surveys.
Well-being. The good life
To the poor a good life includes:

a) **Material well-being: having enough**
   i) **Food** Adequate food is a universal need. Enough to eat every day and also being food-secure.
   ii) **Assets** Having land, livestock, furniture, utensils and tools. It also includes savings, capital and access to consumer goods.
   iii) **Work** Work to gain a livelihood. Being able to work and earn money.

b) **Bodily well-being: Being and appearing well**
   i) **Bodily well-being** of health and a good appearance
   ii) **A good physical environment** with fresh air and clean surroundings

c) **Social well-being**
   i) **Self-respect and dignity** Being able to live without being a burden to others, living without being subservient to anybody, being listened to and able to fulfill social obligations and help to others.
   ii) **Peace, harmony and good relations in the family and community**. Absence of conflicts, unity in the household or community and country. Encouraging people to support and give presents to others.

d) **Psychological well-being**
   i) **Free from distress** at being unable to feed one’s children and the shame of having to go without food.
   ii) **Power and voice to influence what happens** in their communities with independence, adequate democracy and social justice.
   iii) **Cultural identity and social solidarity** Sharing and maintaining their common culture and pride of the past social solidarity. This provides emotional and physical security.

e) **Security**
   i) **Civil peace** - the absence of war, violence and disorder.
   ii) **A physically safe and secure environment** not being vulnerable to physical disasters and discomforts like floods, wild animals, water and air pollution, droughts and epidemics.
   iii) **Personal Physical Security**, being able to walk around any hour of the day and night without anyone to harm you. A related atmosphere with high level of personal security.
   iv) **Lawfulness and access to justice**. Absence of constant fear, security from persecution by police and other powers.
   v) **Security in old age** Able to have someone to take care of you at old age and freedom from neglect and abuse.
   vi) **Confidence in the future** being able to look forward into the future with hope, optimistic of a stable and predictable future.

f) **Freedom of choice and action**
   i) **Being able to be a good person**, able to buy clothes for others, to have everyone to help others when they have problems.
   ii) **Having enough money** to be able to give to charity or a religious organization.
   iii) **Being able to make choices**, to decide to do the basic things in life without constraint, to live in unpredictable environment and to have some control over what happens.
Ill-Being: The Bad Life.

This brings together the poor people’s different sorts of bad experiences. Some correspond to the opposites of the clusters of well-being. As with well-being, ill-being is multi-dimensional. The bad life is marked by many bad conditions, experiences and feelings of the poor which include:

a) **Material lack and want**
   i) **Food.** Eating once a day, relying on wild foods children leaving for school without food. Going to bed without food.
   ii) **Livelihood, Assets and money,** uncertainty of livelihood assets and employment. Low returns to work. Lack of money for access to many services especially health, education and transport and other daily necessities.
   iii) **Housing and shelter** Discomfort and distress due to inadequate shelter, crowding in small places, with possessions insecure. Leaking huts and shanties which flood, fall down, blown down, burnt down or are knocked down. Dirt, filth and refuse in their surroundings, with sewers that overflow and flood into their dwellings.

b) **Physical ill-being**
   i) **Hunger, pain and discomfort** Hunger and sickness, stress and suffering. Women not having enough breast milk to feed their babies; being frequently injured; often sick for longer and treated if at all the last, leading to physical weakness. Living in discomfort, unhygienic, dangerous, dirty and badly serviced and often polluted environments, therefore vulnerable to physical shocks, stress and afflictions.
   ii) **Exhaustion and poverty** - Experiencing exhaustion and lack of energy. The body their only asset is uninsured, devalued and weakened by food shortages and sickness. Exposure to “time poverty” especially for women with little or no time to rest, reflect, enjoy social life, take part in community activities or spend time in spiritual activities.

c) **Bad Social Relations Which Include:**
   i) **Exclusion takes many forms** Ignorance or lack of fluency in a dominant majority language can be excluding, often embarrassed to speak native language.
   ii) **Rejection and abandonment of children and the old people.** Loneliness and lack of social support particularly of the elderly
   iii) **Self-exclusion** Occurring when inclusion is considered dangerous or bad and is a cost of a violent and abusive environment. It also occurs because of shame. May not be invited to say a wedding or unable to appear and behave appropriately.

d) **Poor gender relations in family and community.**

   This is mainly due to troubled economic transitions.
   i) **Increased work burden for women** As more and more men become jobless due to retrenchments, women are overworked and overloaded as they have added some livelihood responsibilities to their household duties
   ii) **Male frustration and anxiety and sense of inferiority** Unemployment has led to male loss of economic power and increase in women’s. This is a serious violation of accepted social norm and therefore strained relationships.
   iii) **Domestic abuse and violence** Rape, beating and insults; deprivation of food, sex, shelter etc.; verbal and domestic abuse, polygamy, divorce and desertion.
pregnancies and abusive in-laws.

**e) Insecurity, Vulnerability, Worry and Fear**

i) Insecurity comes through exposure to mishaps, stresses and risks. To dangers in the physical environment, in society, in the economy, and in the administration and legal systems

ii) Vulnerability Comes because the poor are defenseless against damaging loss, which generate worry and fear of many things. Lack of confidence is also mentioned.

**f) Powerlessness, Helplessness, Frustration and Anger**

i) Described as political impotence, inability to control daily anxiety. Having to eat all the moment they receive food or money.

ii) Worry about the future especially the future of children. These coexist with concerns for the immediate present. The future is seen as getting worse for them.

All these are indeed very sobering experiences of the poor. What the poor care about are many of the same things all of us care about. Happiness, family, children livelihood, peace, security, safety, dignity and respect. The poor of the world have, however, encountered corruption, irrelevance and abusive behavior from the agents of formal organizations that purport to be helping them. They are indeed stigmatized. They find themselves powerless in the market place to negotiate fair prices. They have tried to survive by turning to their informal networks.

The dimensions of poverty are multiple and their connections also interwoven. The poor people's experiences seem to converge around 10 dimensions that add up to lack of freedom of choice and action to powerlessness. They are summarized in the diagram figure 2 below adopted from Narayan et al (2000)

**Figure 2: Dimensions of powerlessness and ill being**
THE MEASUREMENT OF POVERTY

According to development experts measuring a multi-dimensional problem like poverty is a problem of no small magnitude. How we measure poverty, however depends on how we define and view it. According to White and Killick (2001), being clear about the nature of poverty is important because the definitions used in the measurement applied, shape how the problem is viewed and the choice of policies to combat it. It follows therefore, that how one measures something depends on how one views it and defines it. Poverty has traditionally been measured at country and global levels (macro) using income and consumption based indicators and more recently at the household level (micro) using more inclusive indicators.

Measurement at Country Level

The most commonly used way to measure poverty is to consider them poor those whose consumption or income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the “poverty line”. What is necessary to satisfy basic needs varies across time and societies. Therefore, poverty lines vary in time and place and each country uses lines, which are appropriate to its level of development and societal values. Information on consumption and income is obtained through sample surveys, during which households are asked to answer detailed questions on their spending habits and sources of income. The level of poverty is indicated by the percentage of the country’s population living below the poverty line.

Measurement at Global Level

When estimating poverty worldwide, the same reference poverty line has to be used and expressed in a common unit across countries. Therefore for purposes of global aggregation reference line of say $1 or $2 per day using a specific year’s Purchasing Power Parity (PPP) terms (where PPP measures the relative purchasing power of currencies across countries). It has been estimated for example that in 1998, 1.2 billion people world-wide had consumption levels below $1 a day and 2.8 billion lived on less than $2 a day. This data can be used to show other types of inequalities. For example GDP (Gross Domestic Product) of the poorest 48 nations i.e. a quarter of the world’s countries is less than the wealth of the world’s three richest people combined. Further, 20% of the population of the developed nations consume 86% of the world’s goods. A few hundred millionaires now own as much wealth as the world’s 2.5 billion people etc.

New Directions in Poverty Measurement

While much progress has been made in measuring and analyzing income poverty, there are important limitations to these measures. It is difficult to ensure comparability across countries and to establish an objectively robust definition of a poverty line. Furthermore a focus on income poverty may miss important dimensions of poverty and thus fail to capture crucial aspects of the processes of causation. Examples include vulnerability, powerlessness, the shame of dependency, and social isolation.

CAUSES OF POVERTY

Theories on the Causes of Poverty

Poverty has many interlinked causes. Theoretically, poverty has been also categorized according levels they fall. These include:

A.) Individual/household level

Poverty is explained by individual circumstances and/or characteristics of poor people. Some examples include, amount of education, skill, experiences, intelligence. Health (nutrition),
handicaps, age. Work orientation, time horizon, cultures of poverty, discrimination, together with race, sex etc.

B) Aggregate

There are two types of aggregate poverty: case and generic theories.

1) Case theory: Add up all poverty explained by individual theories and that is equal to the total aggregate poverty. In other words, according to these theories, aggregate poverty is just the sum of individual poverty.

2) Generic theories: Poverty is explained by general economy-wide problems, such as:
   Inadequate non-poverty employment opportunities
   Inadequate overall demand macro problems, low national income (less developed country).
   If generic theories are correct, poverty is caused by one set of forces (general, economy-wide problems) but distributed according to individual theories. Whether poverty is caused by individual circumstances of poor people or by wrong national policies, the ultimate cause of poverty is selfishness and greed. It is the selfish choices of human beings that causes the exploitation and alienation of fellow human beings.

Poverty is created and perpetuated not by a single isolated cause but by a number of closely interlinked Socio-economic processes. Indeed they are not referred simply as causes but ‘poverty processes’ or according to Vallely as ‘sinful structures’. In broad terms the causes include:

Policy-induced processes. National policies and institutions which often have built in policies which exclude the rural poor from the benefits of development, accentuate the impact of other poverty processes and fail to recognize the productive potential of small holder farmers which could be unleashed with the right kind of support.

Dualism. Most ex-colonial societies suffer from a poverty process whereby colonial production patterns persist and small and marginal farmers are hurt because resources starting with the best land are pre-empted by large primarily export-oriented commercial farmers.

Population growth. Rapid population growth and the skewed age structure and migration which result have caused perpetual rural poverty through increased pressure on land and other resources, social services and employment as well as in some cases, through a shortage of labor due to migration. The population processes is self-perpetuating ultimately leading

Poor resource management and the environment poverty is closely related to availability of resources and its management. Poor management can severely damage the resource base. Rural poverty malnutrition and under nutrition are closely linked to degradation of the environment, as poverty depletes natural resources which in turn accentuates the suffering of the rural poor. Land degradation and desertification in arid and semi-arid areas are taking place at an alarming rate due to climatic changes, overgrazing and inappropriate agricultural practices, with poor agro-pastoralists and herdsmen cited as both perpetrators and victims.

Natural cycles and processes. In most developing countries the rural poor are adversely affected when for instance, seasonal fluctuations in food availability translate into nutritional deprivation especially among women and children. Seasonal food shortages are often aggravated because the poor are forced to sell the harvest immediately at cheap prices so as to meet pressing needs, only to buy some of it back later at a much higher price. Seasonal formal shortages also create indebtedness. The poor have to borrow money at exorbitant interest rates.

The marginalization of women. In most developing countries women are always discriminated. With little or no access to land, they depend on casual labor and earn very little. Women farm on
fragmented plots of non-arable or infertile land. Their access to inputs extension, training and credit is poor and this limits their ability to take advantage of commercialization of agriculture.

**Cultural and ethnic factors.** There are numerous minority populations who have been subjected to ethnic or cultural marginalisation. This include the nomadic pastoralists of the near east and north, east and southern Africa, minority populations of Bangladesh, India, the Philippines, Thailand and elsewhere. Over hundreds and thousands of years, they have been forced to adopt to harsh environments. Travel long distances with herds and tent dwellings but have been severely affected by diminishing grazing land and their natural resource base deteriorating. Racial discrimination has been a major factor in generating and perpetuating poverty around the globe in developed and developing countries.

**Exploitative intermediation** The poor are exploited by various kinds of middlemen. Landowners exploit sharecroppers and tenants, money lenders exploit debtors and trackers exploit small-scale producers. All these combine to keep millions of people in the grip of poverty.

**Internal political fragmentation and civil strife.** Political troubles and civil strife can have a disastrous impact on the rural poor, as has been seen in Afghanistan, El Salvador, Ethiopia, Sudan, Somalia, Sri Lanka and more recently the Democratic Republic of Congo, Rwanda, Burundi and Yugoslavia. These have caused internal displacement and any development achieved greatly disturbed. Productive activities are disrupted suddenly and many producers turned into heavy consumers of social services with serious consequences for production savings, capital accumulation.

**International Processes** Poverty is induced by both market and non-market forces. Small holders producing for export suffer from fluctuations in international commodity prices and from the protectionist agricultural policies of developed countries.

THE ETHICS OF ECONOMICS AND POVERTY

In trying to understand the causes of poverty and its effects it is important to understand the ethics of the economic reasoning behind some of these causes, though subtle and disguised as solutions. The causes of poverty are complex and there is much less agreement as to which one’s are more important. These causes are not single independent acts but a set of interrelated processes and systems that interlock and trap the poor in absolute poverty. They however reflect the choices of sinful human beings. According to Vallely (1990) selfish human beings have disguised their greed and usually pause as the “good Samaritans” but indeed are the “robbers” who “injured” the lonely "traveler". It is greed in man that has created economic systems, policies and programs that have brought misery and suffering in the world today.

The iniquities of such systems have been disguised in the jargon of macroeconomics which is remote to the poor, sometimes complex to understand and appears irrelevant to daily lives. The question that should be asked here by Christian scholars and students in economics is how do these facts of modern economic life sit with the principles which the old testament established and Christ refined and with which the church has so successfully struggled? To answer this we must look at the various economic and organizational issues that confront modern society.

Economists simply state the problem thus: The resources which any society is endowed with are of a fixed amount and limited. Some of these resources are natural, and others are inherited. Others are the abilities inherent in men and women which they use in conjunction with others to create wealth. But by the nature of the people’s aspirations and wants, these resources however
plentiful are always limited in comparison with the number of uses to which they could be put. This gives rise to the importance of choice. With "limited" resources (scarcity) and unlimited human wants economists and society have to address three important questions.

The first problem of economics therefore is: how is society to choose from the possible uses? What should be produced or bought with the limited resources? In terms of a simple household economics, this boils down to questions as to whether a family should allocate a certain part of its budget to buying a car or a foreign holiday. On the social scale, the corresponding questions might be, how to decide whether to spend on health compared to education; produce cash crops (like tea, coffee, tobacco or flowers) or food crops (like fruits, vegetables, soybeans or maize); military goods (like missiles and tanks) or civilian goods (like milk, soybeans and shelter).

The second major problem that confront economists after choosing what to produce is how to produce it. This is because there is usually more than one technically possible way of producing any given good or service. These ways are referred to as techniques of production. Do we use a technique that uses more machines and few laborers or one with a few machines with many laborers? Should we use organic fertilizers like manure or inorganic like nitrogen? Choice of techniques of production is an important economic problem because different techniques have different costs associated with them both to individuals and to society.

The third key problem confronting economists is, how should the relative levels of consumption of these resources be decided? For whom should we produce and how much should each get? Should everyone in the family receive the same? Do some need more than others? Can some put an unequally large share to better use for the common good. This problem of relative levels of consumption is what economists refer to as a question of distribution of income. In essence then, wealth is created by man adding his skill and labor to natural and inherited resources. How we address and answer these questions is very much a question of our ethics and values. There is a moral and ethical antecedent to this questions. It is the way these questions have been addressed, using outmoded irrelevant and distorted economic dogma that has largely contributed to the suffering and misery in our world today.

Traditionally economists in an attempt to refine their discipline and separate it from moral or social considerations have tended to maintain that the only one strictly economic criterion to be applied is this: The avoidance of waste so that whatever the desired outcome, it may be achieved with minimum use of resources and nothing be squandered in poor organization. They are therefore preoccupied with the question of efficiency, particularly with the efficiency of the free market system. The market system answers the three fundamental questions through the market. Ideally, given the right conditions this system should work for the benefit of all; in practice, when the system is imposed from a starting point where all nations are unequal, what free trade and market forces do is to magnify those inequalities. It is in this that the 'development gap' between the rich and poor nations finds its genesis.

Yates commenting on the Brandt report on international Development Issues that espoused free trade observes the following:

The report is trapped in false and outmoded economic concepts. It is well motivated, but the concept that all trade must be mutually beneficial is just not true. Cash crops grown on land while the people starve, is one result of this trade. Trade between unequal partners will be to the disadvantage of the weaker one in nearly
A market economy is based on greed for money gain; one should not expect good to come from such a base.\(^3\)

It is John Maynard Keynes the famous British economist as quoted by Yates, who earlier also observed and remarked that “capitalism is the extraordinary belief that the nastiest of men for the nastiest of motives will somehow work for the good of all.”\(^3\)

White and Killick also make a similar observation that the market system does not have anything in itself that guarantees reductions in poverty.\(^3\)

The characteristic of the market system is that unless there are safeguards, it sets up dynamic forces whereby “money makes money” while many others fall into poverty trap. When it operates within an appropriate institutional framework, capitalism is entirely compatible with low and declining poverty rates but there is nothing within the market system itself to produce such an outcome.\(^4\)

The unethical basis and motives of human choices clearly comes out here as we examine the practical effects of these policies and theories. Their outcome has been that in the past two decades in particular, the flow of resources has not been from the rich to the poor but from the poor to the rich.\(^5\)

A system cannot be deemed efficient if it merely improves the lot of a particular section of society. Efficiency of the market parse cannot be the primary concern of the Christian.\(^5\)

Valley (1990) argues that, there can be evils of efficiency. War, theft, murder, slavery and colonialism can all be efficient for the ruthless, but for the rest of us there is a moral code in which such efficiency is set. For example the rich-world based multinationals have continued to destroy virgin forest for timber and cash crop and livestock production for export with small regard to the long term environmental consequences. Native forest people have been the victims of genocide for decades to make way for mines, ranches and roads. In countries like Brazil the land in which once grew the peasant staple black, beans, now grows soybeans which with World Bank support, have increased their acreage in the past three decades most of which is exported to Europe as animal feed. In Kenya today, where maize grew there are now flowers, which are taken in refrigerated vans and by air to Europe. In Mali food production has fallen by almost 10 percent but cotton output is up eight-fold. This story can be repeated throughout the world. Cash crops like tea, coffee, sugar, cotton and cocoa in the third world take up much land that could grow food. Such crops are of course more valuable in cash terms than the food crops, but the profit does not go to the third world country but to the rich world-based multinationals who usually pay very low wages to their workers. Griffiths and Lucas express their feelings thus

We are made to feel guilty about the Third World. It is our fault that the rainforests are being cut down, indigenous people chased out of their primitive simplicity and herded into shanty towns, millions of children left living off garbage bins on the streets of Rio. Compassion fatigue at length sets in, and that each country should look after its own, and that it is morally wrong to raise taxes to be spent on international aid.\(^5\)

The fact clearly remains that dire poverty, debt repayments, extremely uneven distribution of purchasing power and insatiable greed of rich countries cause poor countries to produce cash crops on land which could grow food for their own people. This clearly shows that most developed country relationship is not that of partners in development but mere profiteering. Their ethics are the minimum required for political survival. What pauses today therefore as development aid and humanitarian response to third world misery, is a veiled injurious system that has made developing countries incapable of attaining autocentric development.
According to some, this exploitative relationship is the outcome of a free market system. They therefore advocate a different system with a strong central government or authority to address the economic problems of poor nations, that is a more socialist type of economy. While Governments have a major role to play in economic matters the solution to current poverty problems does not lie in this system either. Tony Addison quoted in White and Killick makes the following observation on African poverty:

Many of the policies that benefit the poor work against the interests of the higher income groups who are politically influential ("vocal") in their demands. These are often the very people who constitute the political power-base of the region's governments. These governments often direct public expenditure to the benefit of high income groups, both as government employees and as users of services, rather than to services that are important to poor people, such as preventive health care and primary education. Paying farmers a low share of the world price of their commodities taxes the rural poor but creates public revenues with which to buy political support among the vocal.

This clearly shows that the solution to the poverty problem is not found in an efficient economic system parse, for both the market and the government have failed the poor. They are both human institutions based on self-interest.

What is the Christian response to this? What about Christian scholars and students of economics? According to Joan Robinson (1960) as quoted by Vallely, the purpose of studying economics is not to acquire a set of ready-made answers to economic questions, but to learn how to avoid being deceived by economists. The Bible cautions that "in their greed they will exploit you with false words." (2 Peter 2:3). Christians therefore cannot rely for guidance and solutions to these problems, on human theories and ideologies which are selfish and humanistic, but on what God says, the ultimate truth.

E. G. White makes it clear thus:

"There are not many among educators and statesmen, who comprehend the causes that underlie the present state of society. Those who had the reigns of government are not able to solve the problem of moral corruption, poverty, pauperism and increasing crime. They are struggling in vain to place business operations on a more secure basis. If men could heed the teaching of God's word, they could find a solution to the problems that perplex them."

This argues for the Christian role and approach to poverty and wealth. The problems of the world, including poverty can best be understood from the premise that God has laid in this world laws both natural and moral for the good of all human beings. These laws cannot be ignored or violated without serious consequences of misery, suffering, sorrow and even death.

THE CHRISTIAN VIEW OF POVERTY AND WEALTH.

The foregoing discussion clearly shows that the needs of the poor go far beyond what secular institutions can provide. While many agree that something needs to be done, they don't agree on the possible ways on how we should effectively deal with the problem of poverty and human suffering. Secular institutions cannot adequately or effectively address such a multidimensional problem.

According to Holmes (1975), secular institutions in a secular society compartmentalizes religion and treats it as peripheral or even irrelevant to large areas of life. In this context, they charge that religion and economic production have no intrinsic relationship. "Religion Cannot Produce Grain", argue some critics, implying that stewards of religious matters ought not to presume to address matters of economic production. The reverse is also held to be true. Economics should be independent of religion, they argue. Each belongs to separate spheres of life, each has its place, but...
there is no intrinsic relationship between them. The fertile plains of economic experience, perhaps unexciting, are places where people may dwell without ever seeing the mountain tops of religious experience. A journey to the mountains is voluntary and while it is exhilarating for some, it is merely dangerous for others.

This view is, however, rejected by others including Christians. They argue that it is a tragic error to separate faith and every day life — indeed it cannot be done in economics. "Economic life is one of the chief areas where we live out our faith." This argument is accepted by many Christians for the Bible teachings in both the Old and the New Testament touch a lot on the economic issues of poverty and wealth and the attitudes we should have towards them. The life and teachings of Jesus Christ show that God Himself has a special love and concern for the poor. Christians cannot compartmentalize religion in economic matters. They must use the holistic integrated approach.

The Old Testament Teaching

The old testament clearly teaches that God had a special love and regard for the poor. He instructed those who had more to share with them and not to oppress them. When he delivered the Hebrew tribes from Egyptian bondage, melded them into a nation, and gave them laws. He made provision for the needy among them as indicated in Deuteronomy 15:11. "There will always be poor people in the land. Therefore I command you to be open handed towards your brothers and towards the poor and needy in your land."

The Israelites were to leave gleanings for the poor when they reaped and harvested Lev 19:9,10. They were to be impartial in justice towards the poor (verse 15). They were to safeguard the property of someone who became so poor that he had to sell his land, for in the year of jubilee it would return to the original owner (Lev. 25:25-28). He admonished them further “Do not be hardhearted or tight-fisted toward your poor brother. Rather be open handed and freely lend him whatever he needs” (Deut 15:7-8). God was impressing upon the minds of all that the poor have as much right to a place in God's world as have the wealthy. These regulations that He established were therefore, designed to promote social equality--- to bless the rich no less the poor.

The Old Testament prophets thundered against the oppression of the poor. As the conscience of the nation they denounced greedy landlords, land grabbers, liquor vendors, and moneylenders. They called God’s people to genuine religion that helped the needy rather than trusting in ceremonies (Isa 58:6-7). Among the sins of Israel upon which God pronounced judgment through Amos was the trampling upon the poor, cheating with dishonest scales and buying the poor and needy for a pair of sandals (Amos 2:7, 8; 8:5,6).

The Life and Teaching of Jesus Christ.

The life of Christ was one of poverty, an impression very generally derived from the familiar words of Isaiah 53 and also from Phil 2:7 (took Himself the form of a slave) and 2 Cor 8:9 (He became poor that ye through his poverty might become rich). Jesus was a poor man who spent his ministry helping the poor. The King of heaven had no room in the inn where he could be born but instead was born in a smelly, cold and rough stable and lay in a manger. His parents were not wealthy and that an offering of the poor had to be given at his presentation of the temple.

His public ministry was holistic. Healing and preaching were inseparable. He spent more of His time healing than preaching. His ministry was to the whole person. He knew that people with
hungry stomachs and diseased bodies need liberation physically in order to hear the word of God—of his saving grace.

No one in society escaped His attention, none was beneath Him. He stooped low to raise everybody, the lepers, the cripples, the demoniacs, the blind, the deaf, the prostitutes, tax collectors, women and children.
The life of Jesus turned the tables on the on the values of His day—and ours. The scribes and Pharisees taught and believed that material well-being went hand in hand with God’s blessing. A materially rich man was seen as close to God because God is blessing Him. A poor and or sick man was seen as one under God’s curse. But Jesus’ life and ministry showed the lie behind this theology and showed what was valuable and desirable in God’s kingdom. He taught saying, “Blessed are you who are poor, for yours is the Kingdom of God. “Blessed are you who hunger now, for you will be satisfied (Luke 6:20,21). But to the rich He said, "But woe unto you who are rich for you already received your comfort. Woe to you who are well fed now, for you will be hungry” (verse 24,25).

Jesus wasn’t condemning riches parse. He welcomed very wealthy people like Zaccheus Nicodemus and Joseph of Arimathea. The Old Testament also records very wealthy but godly people like Abraham and Job. Not money and wealth but the love of money was what Jesus condemned and is that which kept the rich young ruler from the Kingdom.

In the last parable that Jesus told, He portrays the final judgment when we shall all stand before God and give an account on what we did to Jesus who came to us as the hungry, the thirsty, the homeless, the naked and the prisoner. So closely did Jesus identify Himself with the world’s needy (Matt. 25:31-46).

**Christian Response to Poverty**

In virtually every country today governments aim not only to protect their citizens, but to ensure that even the poorest among them have access to basic services like education, basic health care and safe drinking water. There is a variety of state institutions to provide these services, which are also used by external agencies as channels for the projects to benefit the poor. These include police forces, public works, water authorities, education ministries, public health services and so on. These institutions are perceived by most poor people as terribly ineffective, inaccessible and disempowering. While there are pockets of excellence, the recurrent themes running through poverty assessment reports are distrust, corruption, humiliation, intimidation, helplessness and often anger.

There are some secular institutions sincerely dedicated to the humanitarian course of uplifting the poor. But is the most important difference between the basis of their commitment from that of Christians? Can’t just donate money and other resources to these organizations without getting directly involved themselves?

Secular humanists, who are sincere in describing themselves as dedicated to the human cause, sometimes appear more human than Christians. But if we ask them why they are so committed to humankind, then there basis is found to be woefully inadequate. In the words of Julian Huxley, it is done because of the human potential in the future aeons of evolution. "Thus the development of man's vast potential of realizable possibility" he wrote, "provides the prime motive for collective action". The inadequacy of this basis is obvious. It implies that we should not care for those who appear not to be in the progress of realizing their full potential like the imbecile, the hardened criminal, the psychopath, the chronically ill or the starving. The humanists imply that we can let them sleep slowly lest they hinder the evolutionary process. Compulsory euthanasia, not compassionate service could be more prudent according to the humanists premise.
According to Stott (1984), Christian people have a sounder basis for serving their fellow human beings than this. It is not because of what they may become in the speculative future development of the race, but because of what they are by divine creation. Human beings are godlike beings made in God's likeness, and possessing unique capacities which distinguish them from the animal creation. True human beings are fallen, and the divine image is defaced, but despite all contrary appearances it has not been destroyed (Gen.9:6, James 3:9). It is this which accounts for their unique worth and which has always inspired Christian philanthropy. So all our philanthropic work depends on our evolution of human beings. The higher our view of their worth, the more we shall want to serve them.

We must admit that governments and indeed many organizations have done and are doing a lot more in trying to alleviate poverty. But the major problem has to do with the value we hold as individuals and as a society. Much of what is done is done is a very high cost to society even by taxing the poor more that they get. Man does not know how to share sacrificially because of greed and selfishness leading to corruption and dishonesty.

Many of the practical suggestions given can indeed be shared by both Christians and other non-Christian organizations. Christians however must operate on a different set of values and ethics. They must view poverty and human suffering around us, not only as a socio-economic challenge but a God-given opportunity and obligation. Indeed many words 'like poverty alleviation' and 'poverty reduction' have been used in defining programs and policy objectives on behalf of the poor. But God did not intend that poverty be completely eradicated or eliminated from among His people. His define law and command is that man should learn to lovingly and sacrificially share their wealth with those less fortunate among them as shown by this comment

Although God had promised greatly to bless His people, it is not his design that poverty should be wholly unknown among them. He declared that the poor should never cease out of the land. There would ever be among His people who would call into exercise their sympathy, tenderness and benevolence. Then, as now, persons were subject to misfortune, sickness, and loss of property; yet so long as they followed the instruction given by God, there were no beggars, neither any who suffered for food.

From the foregoing discussion, Christians have a totally different idea of welfare. To a Christian it involves relationships between man, God, and fellow human beings. The following Biblical-Christian principles therefore are extremely important to the christian’s handling and relating to the problem of poverty and wealth.

Acknowledging God's ownership. God owns all the whole earth including ourselves and the poor among us. Although He has endowed us with different amounts of resources they belong to Him to be used lovingly and willingly for the benefit of all in society.

Acknowledging man's stewardship. Every man on earth is God's steward, simply a manager of all the good things that God has given us. This includes our money, time, bodies, skills our environment etc. We shall give an account on the use we have made of these resources.

Acquisition of wealth is not a sin but can be dangerous. The biblical-christian teaching is that wealth in itself is not a sin; it is God who gives power to get wealth. Acquired honestly and used wisely can be a blessing to all. However can be a terrible curse when acquired or used otherwise. John Wesley once said: “We should earn as much as we can save as much as we can and give as much as much as we can”.

Generosity and liberality are good and rewarding to both the rich and the poor. From the 'voices of the poor', it is clear that many consider it good to be able to help others and share even
in the little they have. The poor therefore should be encouraged not to be selfish even in their economic adversity. We should always remember the story of the widow of Zarephath, who, though poverty-stricken and about to have her last ware exhausted, shared it with Elijah and in return her life and that of her son were preserved. God has promised a great blessing to those who in time of trial give sympathy and assistance to others more needy.

Help to the poor should encourage self-help liberality, industry and empowerment. The poor are not crying for handouts, but for opportunities. They consider it a bad life, embarrassing and humiliating to live just relying on charity and gifts. The bible also teaches that if a man will not work, neither should he eat. This means we should not support idleness and laziness by private gifts that encourage wrong habits. Where there is unavoidable poverty we should show tenderness and compassion. But great help is required in educating men and women to practical useful work by learning some trade and other industrious habits. Understanding the need of healthful living, sanitation and other natural laws pertaining to their lives is also invaluable.

Maintaining integrity in business, in relationships and dealings with each other. Christians should maintain high moral standards in the midst of rampant corruption competition, ill-treatment, greed and exploitation. This also entails avoiding any activity or habits that end up directly or indirectly affecting anyone adversely. Activities that pollute the environment, or anything that disempowers the poor physically, economically, socially or psychologically; making them insecure, excluded, vulnerable or otherwise cut off from the rest of society should be considered sinful and therefore abandoned.

Practicing economy and self-denial for the sake of others. As we see much suffering, misery, sorrow and disease, we should be moved by compassion and sacrifice. This will profoundly affect our life styles. Avoiding vanity in dress, amusements, indulgence in appetites and love of display. Doing and buying anything that pleases us simply because it pleases us is a bad practice that has caused suffering to many.

Avoiding anxiety, worry and fear The poor and indeed the rich quite often are always filled with fear and worry and anxiety of the next day’s meal even the future. Many have died from the consequences of fear, worry and anxiety about the material things like food, clothing and shelter. Jesus’ statement concerning these things in Matt. 5: 25 - 30 shows God’s care and concern over us and having faith and trust in Him is the best cure for worry and anxiety. This gives us faith, courage and hope for the future.

Wealth and Money are not the end of human endeavor. They are simply a means to the end but not the end in itself. In themselves, they neither bring satisfaction and happiness to the human souls. We must seek first the heavenly riches, a closer knowledge and relationship with God.

INTEGRATING FAITH AND LEARNING
There are many practical ways in which students can be taught and inspired to help the poor and alleviate human suffering in general even before they graduate. Here are a few of them that can reinforce what is taught in the classroom.

Take a special compassionate interest in the poor around us Most of the poor live in places which are physically or socially isolated. They are neglected, stigmatized, and even brutalized. But, as Jesus did we should make deliberate efforts to regularly visit and make friends of the poor and neglected and show our love and solidarity with them to remove the stigma associated with poverty.
Responding to urgent human needs. The whole college or university can respond in a practical way by donating clothing, money, food, blankets, and medical aid supplies, etc, to those in need, particularly to victims of man-made or natural disasters. Experience has shown that most students, together with faculty and staff in our colleges have hearts that are easily touched by human suffering. Opportunities should be availed for them to participate in helping the poor and needy. This fosters a spirit of togetherness, love, solidarity and satisfaction among the campus community as we rally together for such a humanitarian course.

Community health education programs. In order to rebuild and upgrade the quality of life of the poverty-stricken, students, and faculty in health related professions can provide the surrounding communities with education on sanitation and general health. Through community leaders, and in a language that they understand, we can provide parent education in such areas as nutrition, hygiene, child spacing, and child care. The use of natural remedies in the prevention and cure of diseases should be emphasized.

Improving Family and Community Farming Practices A great percentage of the world's poor are rural subsistence farmers. Christian colleges can teach the poor better methods of farming to double or triple their usual yields, protect their environment and improve their water supply.

Establishment of industries Attention should be given to the establishment of industries so the poor can get employment or learn some skills that can make them employable. Carpenters, blacksmiths, masons and everyone who understands some line of useful labor should feel it a responsibility to help the ignorant and unemployed. Housekeepers, cooks, seamstress the nurses and the skilled in some arts and crafts should be involved in imparting these simple but important skills to the poor.

The assurance of God's love. The poor need the christian gospel preached to them. Everybody would like to know and hear that somebody somewhere loves and cares for them. The Christian gospel has the most humanizing influence than any other force on earth. The troubled and unequal gender relations, the discriminating and isolating social relations, the lack of protection and peace of mind, and all forms of disregard and abuse by the more powerful can be turned around through accepting the Christian gospel. Learning the value of hard work, the sacredness of the marriage and the family institution; the sanctity of life and God's special regard and value for all mankind regardless of color, race, tribe, gender age or creed, is fundamental in transforming most of the cultural practices that cause troubled social and gender relations. Bible studies and evangelistic crusades among the poor should not be neglected by our Christian colleges and universities.

Participation in the socio-political process. Universities everywhere whether Christian or secular have great influence upon society. Through research and technical expertise within these institutions they can make the political leadership, the and rich and the general public more sensitive to the needs of the poor. Similarly, our students should be encouraged to vote for the poor as they make decisions on their behalf through the political process, particularly on matters that empowers them and gives them voice.

CONCLUSION

This essay has attempted to address a very important and challenging problem to the development of human society. Though poverty has been measured in narrow concepts like low income and consumption levels, recent approaches are more inclusive. Poverty is a multidimensional problem that includes the physical, social, mental and psychological dimensions of human beings. The causes
of poverty are also multifaceted. Though these causes can be divided and classified according to their extent and scope, the real cause of poverty are deliberate acts and choices of human beings who are motivated by greed. The world has enough for everyone to have a comfortable life. But man in his greed has denied the fellow human beings even the basic necessities of life like food, clothing and shelter.

The discipline of economics offers theoretically plausible framework for explaining poverty and wealth problems. But simply getting concerned with efficiency and inefficiency of economic systems and policies does not create and come up with solutions that automatically guarantee fairness and social equity in society. On the other hand, it has been shown they have been the genesis for the great disparities we see between nations and individuals in the world today.

The process that has contributed to the present state of many poor countries is complex and no pretense can be made to give simple solutions. In our lives and in our mission as Christian educators, we must show that God has a special love and regard for the poor. Our students in Christian colleges must be trained to realize that their minds and attitudes towards the poor and wealth should be that of God as taught and lived by Jesus Christ Himself. As they train to face society that is in great need, they should be assisted to develop values by appealing to their own ethical awareness through the cause-to-effect critical analysis of the choices they make in life for themselves or on behalf of society.

The dimensions of poverty are many. While priorities vary greater weight is given to poor people’s crying out against the agony of hunger and sickness, the deprivations of lack of work, the anxiety of insecurity, the injustice of discrimination, the frustration of powerlessness, the denial of opportunities to children. These indeed challenge us to think beyond the narrow disciplinary boundaries and face the problem in its totality. Poverty hinders, affects and interferes with the complete development of human beings that is socially, mentally, physically and spiritually. This therefore calls for an integrated and practical approach in teaching our students to handle the problem of poverty with kingdom values in mind.

END NOTES

2 This is a summary of the views, experiences and aspirations of more than 60,000 poor men and women from 60 countries undertaken for the World Development Report 2000/2001.
3 Yates Geoffrey, 1980 Food Need and Myopia p. 40
4 White and Killick, African Poverty in the Millennium, p. 60
5 Griffith and Lucas, Ethical Economics p. 172
8 __________ Pariarchs and Prophets pp 530-1
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