

When Helping Hurts – Study Guide

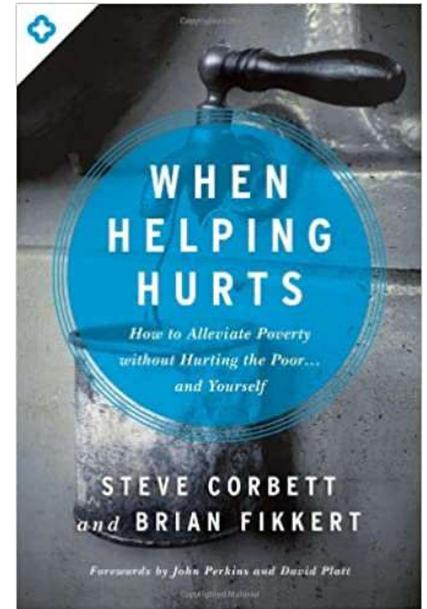
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With more than 300,000 copies in print, *When Helping Hurts* is a paradigm-forming contemporary classic on the subject of poverty alleviation.

Poverty is much more than simply a lack of material resources, and it takes much more than donations and handouts to solve it. *When Helping Hurts* shows how some alleviation efforts, failing to consider the complexities of poverty, have actually (and unintentionally) done more harm than good.

But it looks ahead. It encourages us to see the dignity in everyone, to empower the materially poor, and to know that we are all uniquely needy—and that God in the gospel is reconciling all things to himself.

Focusing on both North American and Majority World contexts, *When Helping Hurts* provides proven strategies for effective poverty alleviation, catalyzing the idea that sustainable change comes not from the outside in, but from the inside out.



Preface – Opening Exercise

The preface will help group leaders to understand how to lead their group through this study. It does not necessarily need to be read by all members of the group, although everyone should complete the following exercise together.

Consider the following scenario and discuss these questions in your group. Write down your answers and store them in a safe place. You will be asked to reflect upon these responses later in this study.

The tsunami that hit Indonesia in December 2004 wiped out many of the small businesses. These small businesses are owned by poor people and serve as their primary source of income. Most of the shops, equipment, materials, and inventory were destroyed. Four months after the tsunami, your church has decided to send a team to assist with the restarting of these small businesses.

1. What will you do to plan and prepare for your trip?
2. What resources will you bring with you (and why)?
3. Whom will you choose from your church to go on this trip (and why)?
4. What will your team do once it gets there (and why)?
5. What will be the specific components of your ministry?
6. How will you implement each component?

Introduction

1. After reading the introduction, what are your feelings and expectations about this book?
2. What stuck out to you from this chapter? What did you agree with and disagree with and why?
3. What is it you hope to get from this study? Write out your goals, individually and as a group, so you can review them when your study is over.
4. Take some time to pray and invite God into your study. Ask him what HE wants you to get out of this and add those things to your list. Ask him to speak to you and to give you open eyes, ears, mind, and heart to receive all that he has for you, in humility, as you move forward.

Before moving on to Chapter 1, consider these questions:

1. Why did Jesus come to earth?
2. For what specific sin(s) was Old Testament Israel sent into captivity? Do not just say “disobedience.” Be specific. For example, “The Israelites were constantly robbing banks.”
3. What is the primary task of the church?

Chapter 1 – Why Did Jesus Come to Earth

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect on your answer to the question at the start of this chapter: why did Jesus come to earth? How has your answer to this question shaped the way you live your life? How might you live a life that more fully reflects a Christ-centered, kingdom perspective? Be specific.
3. Did you know before reading this chapter that one of the reasons Israel was sent into captivity was her failure to care for the poor? If not, why not? What does the North American church's ignorance about the cause of the captivity suggest about the way it is reading Scripture?
4. Reflect on how your church answers the question: what is the primary task of the church? Your church's answer to this question might not be explicit. Hence, you might have to discern your church's implicit answer to this question by thinking about the messages from the pulpit, the types of ministries pursued, and the way those ministries are conducted. How might your church more fully reflect a Christ-centered, kingdom theology in its ministries. Be specific.
5. When poor people look at your church, in what ways do they see the embodiment of Jesus Christ and the comprehensive healing of His kingdom? What else could your church be doing?
6. List three specific things you will try to do as a result of this chapter. Pray for God to give you the strength to be faithful in doing these things.
7. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
8. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 2, consider this question:

What is poverty? Make a list of words that come to your mind when you think of poverty?

Chapter 2 – What’s the Problem?

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect on your relationships with God, self, others, and the rest of creation. List specific things that you would like to see improved in your four key relationships.
3. Read Romans 5:6-11. To what extent do you embrace the message of the cross: God Almighty died for you while you were still His “enemy”? How worthy are you of God’s love expressed through Jesus Christ?
4. In what ways do you suffer from a “god-complex,” the belief that you are superior to others and are well-positioned to determine what is best for them? If you have this problem, what specific steps can you take to change this?
5. What really motivates you to want to help materially poor people?
6. Think about the approach of your church or your ministry to materially poor people. Is there any evidence of a god-complex?
7. Think back to a situation in which you have tried to minister to others. In what ways did your approach help both you and them to overcome a poverty of spiritual intimacy, a poverty of being, a poverty of community, and a poverty of stewardship? In what ways did your approach actually contribute to greater “poverty” in the four relationships for both you and them?
8. No answer question 7 for your church by reflecting on the type of ministries that your church pursues and the manner in which it pursues them.
9. Think back to your answers to the question at the start of this chapter. What is poverty? Compare your answers to the answers that the poor themselves give. What differences do you see?
10. Do you have a “material definition of poverty”? If so, how has this influenced the way that you have approached ministry to the poor? What harm might this have done?
11. Are you or your church locked into the equation mentioned in this chapter (p.64)? If so, what steps can you take to
12. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
13. Where would you like to grow (personally and as a group) in relation to what you’ve just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 3, consider these questions:

1. What is poverty alleviation?
2. How do you define “success” in ministering to the materially poor?

Chapter 3 – Are We There Yet?

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect on your answers to the questions at the start of this chapter. Have your views changed at all? If so, how? Be specific.
3. Have you ever felt trapped by life's circumstances to the point where you believed that you could not do anything to change your situation? If so, describe the emotions and behaviors that this produced in you. Did you ever feel like just giving up?
4. When you get sick, what do you do? Read 2 Chronicles 16:7-9 and Psalm 20:7. What was Asa's sin? One of the features of the modern worldview is an unbiblical separation between the spiritual and the physical realms. Like Asa, we tend to rely on science – medicine, technology, machines, power, etc. – to solve our problems and forget to call on the one who created and upholds the universe. Are you like Asa? How does your worldview need to be transformed?
5. Think about your church's ministries and missions efforts. Do they include a clear, verbal articulation of the gospel? If not, what are some specific things that could be done to improve this?
6. Again, think about your church's ministries and mission efforts. Are they about *people* and *processes* or about *projects* and *products*? List some specific things that you could do to improve these initiatives.
7. Answer questions 5 and 6 for any parachurch ministries with which you are involved.
8. Consider your community, city, or region. How might the economic, social, religious, and political systems be unjust and oppressive to some people? If you are able, ask several materially poor people or people who are ethnic minorities to share their perspective on this with you. Spend some time really listening to them and considering what they have to say. Then ask: is there anything you or your church could do to make these systems more just?
9. Do the ministries to the poor with which you are involved narrate that God is the Creator, Sustainer, and Redeemer of the technology, resources, and methods that you are bringing? Or are you inadvertently communicating that the power is in the technology, resources, and methods?
10. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
11. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 4, consider these questions:

1. Think about materially poor people in North America who have asked you or your church for immediate financial assistance. Under what conditions do you believe it would be appropriate to give things or money to these people? Be specific.
2. Think about any ministry to the poor that you or your church has conducted in the Majority World; for example, a short-term mission trip. Under what conditions do you believe it would be appropriate for you or your church to give things like money to these people? Be specific.
3. Are your answers to the previous two questions the same or different? Why?

Chapter 4 – Not All Poverty Is Created Equal

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect back on your answers to the questions at the start of this chapter. Is there anything you would no like to change about those answers? Be specific.
3. Think about the materially poor people in North America whom your church or ministry is trying to help. Do these people need relief, rehabilitation, or development? Is your church or ministry pursuing the right strategy for these people? If not, what harm might you be doing to these people and to yourselves? What changes could you make to improve your approach?
4. Think about the materially poor people in the Majority World whom your church or ministry is trying to help. Do these people need relief, rehabilitation, or development? Is your church or ministry pursuing the right strategy for these people? If not, what harm might you be doing to these people and to yourselves? What changes could you make to improve your approach?
5. Are you, your church, or your ministry being paternalistic in any of your poverty-alleviation efforts? If so, what could you do to change this?
6. Think about the organizations to which you are donating money. Are they pursuing relief, rehabilitation, or development appropriately? If you do not know, then try to find out by examining their literature, exploring their website, or asking them some questions?
7. Make a list of all the organizations that minister to the materially poor in your community. Determine the exact services that they provide and whether they are doing relief, rehabilitation, or development. To which organizations would you feel comfortable referring people? Keep this information handy for your church or ministry to use. (Check out <https://www.louieconnect.com/> for a list of some of these ministries in the Louisville area.)
8. If you have relationships with the materially poor in your target community, conduct a focus group discussion to determine their assets and needs. Try to discern if relief, rehabilitation, or development is most needed in this community. What specific services are lacking?
9. Reflect on the information you have gathered in questions 7 and 8. What seems to be the best niche for your church or ministry?
10. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
11. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 5, consider these questions:

1. Once you have determined whether relief, rehabilitation, or development is the correct intervention for your context, what do you think you should do next? What are the next steps? Be specific?
2. List some of your own gifts and abilities (as individuals and as a group).

Chapter 5 – Give Me Your Tired, Your Poor, and their Assets

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Consider your answer to the first question at the start of this chapter. What implicit assumptions do you see about yourself and about poor people in your answers?
3. Describe how you felt after listing your gifts and abilities in the second question at the start of this chapter.
4. What light do Philippians 4:8 and 1 Thessalonians 5:11 shed on the perspective and tools of ABCD?
5. Consider using asset mapping, PLA, or AI with the individuals or communities with which you want to minister. Learn more about the available tools you can use to implement these approaches.
6. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
7. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 6, consider this question:

Imagine that your church or ministry wants to help an individual poor person or a poor community. Whom would you ask for advice? Write down a list of the people you might consult to design your approach.

Chapter 6 – McDevelopment: Over 2.5 Billion People NOT Served

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Review your answer to the question at the start of this chapter. Whom did you ask for advice? Whom did you *not* ask for advice? What, if anything does this reveal about your views of the poor and of yourself?
3. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
4. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Take some time as a group to go through the Extended Exercise found on pages 143-148. This refers back to the opening exercise you completed at the beginning of this study.

1. What implicit assumptions about the nature of poverty and its alleviation are reflected in your plan?
2. In Chapter 2, we discussed an equation that captures a common dynamic that is often present when the materially non-poor interact with the materially poor:

$$\begin{array}{ccccccc} \text{Material} & & \text{God-Complexes} & & \text{Feelings of} & & \text{Harm to Both} \\ \text{Definition of} & & \text{of Materially} & & \text{Inferiority of} & & \text{Materially} \\ \text{Poverty} & + & \text{Non-Poor} & + & \text{Materially} & = & \text{Poor and Non-} \\ & & & & \text{Poor} & & \text{Poor} \end{array}$$

- a. Were you aware that the materially poor often have feelings of shame and inferiority when you designed your project?
 - b. If not, how might such an awareness have modified your plans?
 - c. Do you see any evidence of a god-complex in the way you designed your project?
3. In Chapter 4, we discussed some of the implications of a relational understanding of poverty and its alleviation. How might this framework alter the approach that you took? Specifically:
 - a. Did you focus on “people and processes” or just on “projects and products”?
 - b. Did you address the brokenness in both individuals and systems?
 4. Review the distinction between relief, rehabilitation, and development and consider the following:
 - a. Did the design of your trip reflect an accurate assessment as to which of these three approaches was appropriate for the context?
 - b. Did you provide relief in the context in which rehabilitation or development was the appropriate intervention?
 - c. How might a more accurate assessment of the appropriate intervention alter the plans that you made?
 - d. How could you have approached your project from a more “developmental” perspective?
 - e. Were you at all paternalistic in your approach to this project?
 5. Did you use an asset-based or a needs-based approach to this project? In particular, consider how well your project exhibited the four key elements of an asset-based approach:
 - a. Did you identify and mobilize the capabilities, skills, and resources of the people in Indonesia?
 - b. As much as possible, did you look for resources and solutions to come from within Indonesia and not from the outside?
 - c. Did you seek to build and rebuild the relationships among local individuals, associations, churches, businesses, schools, government, etc.?

- d. Did you only bring in outside resources when local resources were insufficient to solve pressing needs?
6. Consider the extent to which you used a participatory approach to your project:
- a. With whom did you plan to speak in determining whether or not to do this project?
 - b. Does the design of your project reflect doing things *to*, *for*, or *with* the people of Indonesia?
 - c. Where would your approach fall in the categories of participation described in table 6.1 (p.140)?
 - d. How could you have selected, designed, executed, and evaluated your project in a more participatory manner?
7. Stop and reflect on your answers to the previous six questions:
- a. What have you learned about yourself?
 - b. Are there any changes you would like to ask God to make in you?
 - c. What have you learned about your church's approach to ministry?
 - d. Are there any changes you would like to ask God to make in your church or ministry?
 - e. What specific things would you like to do to pursue any of the changes that you desire in yourself, your church, or your ministry?

Now take some time to read what really happened when the Chalmers Center for Economic Development was asked to help with this case. This can be found on pages 145-148.

8. Now that you know "The Rest of the Story," consider again the way that you designed your church's project for Indonesia at the start of this study:
- a. What is good about the way that you designed your project?
 - b. What damage might you have done?
 - c. How might your approach have strengthened or weakened the four key relationships?
9. List any specific action steps you will take to improve your church's current poverty-alleviation efforts.

Before moving on to Chapter 7, consider these questions:

Think about a short-term mission trip (one or two weeks) that you have been involved with in some capacity as a team member, planner, financial or prayer supporter, etc. If you have not been personally involved with such a trip, then think of a short-term trip with which you are familiar. If possible, think of a trip that was designed to minister to materially poor people.

- 1. What were some of the perceived benefits of the trip? Consider all the stakeholders involved, including the team members, the sending church or organization, the hosts, and the communities or individuals served.
- 2. Can you think of any negative impacts of this trip? Again, consider all the stakeholders.

Chapter 7 – Doing Short-Term Missions Without Doing Long-Term Harm

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect on your answers to the questions at the start of this chapter. Have your views changed at all? If so, how? Be specific.
3. Think about the STM trips that your church is planning for the future. List three or four specific things you can do to improve these trips. How will you accomplish these changes in your church?
4. Can you think of any alternative things you could do with your missions or ministry budgets that might have greater impact than STMs? What are some specific actions you will take to investigate those alternatives?
5. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
6. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 8, consider this question:

1. What factors – historic or contemporary – caused your church to be located where it is?
2. What factors caused you to live in your neighborhood?
3. Do you know of any poor people who live near your church or in the neighborhood in which you live?

Chapter 8 – Yes, In Your Backyard

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Reflect again on the questions at the start of this chapter. Is your church's location a symptom of the "white flight" of the twentieth century in which middle-to-upper-class families and churches fled the inner cities to the suburbs? If so, how should you and your church respond to this situation in terms of a biblical understanding of justice for the poor?
3. Find out where the nearest poor people live to your church. Good people to ask include local government social service providers, nonprofit ministries, and real estate agents. You can even find data for your church's census tract from online data. A tutorial for accessing this data is available at the following URL maintained by FASTEN:
<http://www.fastennetwork.org/Display.asp?Page=Census>
4. Once you have located poor individuals or communities, start to think about ways to begin developing relationships with them using the concepts and approaches described in chapters 5 and 6.
5. Ask any Christian businesspeople you know if they would be willing to provide an employment opportunity to a poor person. Find out what steps you could take as a church to make this idea more palatable to these businesspeople.
6. Could your church provide temporary employment to poor people by opportunities to do yardwork, cleaning, repairs, etc.?
7. Visit a poor neighborhood and list the number of mortgage brokers, rent-to-own stores, payday and tax refund lenders, pawnshops, and car title loan dealers. Ask some to explain to you their loan terms.
8. Consider getting additional training on jobs preparedness, financial education, and wealth accumulation ministries. Explore the training resources and opportunities that are available from the Chalmers Center for Economic Development (www.chalmers.org).
9. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
10. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 9, ask a church, missionary, or small ministry that is working in the Majority World the following questions:

1. Have you ever lent money to a poor person in the Majority World?
2. Did you have any trouble getting the loan repaid?
3. What are the successes and failures you experienced in this process?

Chapter 9 – And to the Ends of the Earth

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. If your church has a relationship with missionaries or indigenous churches that are ministering to poor people in the Majority World, ask them if the Promotion, Partnership, or Complementary Training Models would be of interest to them. If so, encourage them and appropriate members of your church to get additional training in these models. Training resources and opportunities are available from the Chalmers Center for Economic Development (www.chalmers.org).
3. Do you have any gifts as a trainer? If so, prayerfully consider what role you might play as a trainer of trainers.
4. Ask businesspeople in your church if God might be calling them to consider pursuing or supporting BAM.
5. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
6. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 10, consider these questions:

1. Think of a time in which you took actions to effect positive change in your life. What caused you to take those actions?
2. Think of an individual(s) who has had a significant, positive impact on your life. How did they do this? What did you appreciate about their approach?

Chapter 10 – Excuse Me, Can You Spare Some Change?

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Think about the ways that your church or ministry has been working with materially poor people. How have you been fostering triggers for positive change or undermining them?
3. What has been your church's or ministry's history of using a team of supportive people to help individuals and families to change? What are some things you have learned? If you are not using teams of supportive people, what could you do to change this?
4. Think of how you or those around you obtained their jobs. What role did their social networks play in their getting this job? What are some other ways that your social networks have helped you to make positive changes in your life? How could you use your networks to help materially poor people?
5. Think back to some initiative that your church or ministry tried to begin that never got off the ground. Did you fail to "start small" or to "start soon"?
6. Are there people in your life whom you have been trying to help who are simply not open to change? Stop and pray that the Holy Spirit would touch their hearts so that they would become more open to positive change.
7. Are you receptive to the positive changes that God wants to make in your life? Stop and pray that God would make you more open to the changes that He wants to make in you.
8. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
9. Where would you like to grow (personally and as a group) in relation to what you've just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Before moving on to Chapter 11, consider these questions:

1. List the different communities in which your church or ministry and any organizations with which they partner are working. Which of those communities are considered to be materially poor? Which of those communities are not materially poor but contain individual households that are materially poor?
2. If your church partners with other churches or organizations that minister to materially poor people at home or abroad, do those other churches or organizations appreciate the help your church provides to them? How do you know?

Chapter 11 – On Your Mark, Get Set, Go!

1. What stuck out to you from this chapter? What did you agree with and disagree with and why? Could you relate to the stories and information being presented? What feelings did it evoke in you?
2. Does your church or ministry have benevolence policies in place already? Are they consistent with an asset-based, participatory development approach? If not, what are the steps you could take to move in that direction?
3. Does your church or ministry partner with other churches and ministries in your area or in other parts of the world? If not, why not? What are the implications of John 17:20-23 and Philippians 2:1-11 on the importance of linking arms with other Christians and on the attitude that we should bring to such partnerships? What are some specific actions your church or ministry could take to be a better partner?
4. Have your church, your ministry, or you as an individual ever, perhaps unknowingly, brought the “Donald Trump Effect” into play in your partnerships? If so, what can you do to reverse this problem?
5. Does your church or ministry need to repent of any ways it has acted toward its partners? Consider ways you could ask your partners whether your church, your ministry, or you as an individual have put unwelcome pressures on them. How could you make it “safe” for them to tell you the truth?
6. Are there any ways that your church, your ministry, or your partners are helping individual households at the expense of the community as a whole? What could you or your partners do to work more effectively with the communities in which you are ministering?
7. Think about the three contexts pictured in figure 11.1 (p.223). In which of those contexts is your church or ministry working or partnering? For each context, what are the specific steps you will take to follow the pathways described in this chapter to move in a more asset-based, participatory direction?
8. What more would you like to learn about the topics presented in this chapter? What questions do you still have?
9. Where would you like to grow (personally and as a group) in relation to what you’ve just read and discussed? Take some time to pray and ask God to help you in this, and brainstorm as a group about how you can take action and hold each other accountable in the process.

Conclusion

1. What stuck out to you most from this study? What have you learned about God that you did not know before? What have you learned about yourself? What have you learned about others?
2. Take some time to review your goals from the beginning of your study. What goals have you accomplished, what are you still working on, and what do you need help with?
3. What questions do you still have after completing this study?
4. Finally, so what? What are you going to do with what you’ve studied, learned, and discussed? Be specific.
5. Now spend some time in prayer, asking God to awaken his purposes within you concerning this study. Consider whether you need to spend time in repentance, in a time of commitment and commissioning, or in a time of surrender. Add this to your prayer time as the Holy Spirit guides you.