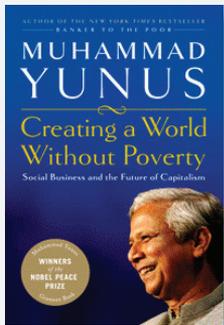


Book Reviews

Creating a World without Poverty: Social Business and the Future of Capitalism, by Muhammad Yunus (*PublicAffairs, New York, 2007*)

—Reviewed by Greg H. Parsons

Editor's Note: This book review formed the basis of Greg Parson's ISFM presentation entitled "Tracking with Current Social-Business Issues: A Limited Scan of Trends."



As the title suggests, this is not a book with a small vision. Quite the opposite, Mohamed Yunus is a

man of vision and passion. Writing as if he was sitting across the table talking with you, Yunus tells several stories within a story in this easy-to-read book.

His story itself is interesting. He describes how he became an economics professor, and then, as happens to many, was impacted by poverty and disaster in his homeland of Bangladesh.

That got him on a path to help those in need, which led to his pioneering work in micro-loans to the poor on a massive scale. To do that, he established Grameen (or Village) Bank when existing banks wouldn't loan to the poor. Based on the premise that the poor have no collateral, banks were unwilling to take on the risk. But it turns out, as Yunus and his team learned, that the poor

actually pay very consistently, and the default rate is extremely low (and usually related to catastrophe).

Of course, the loans are very small; the first ones were \$27. Using carefully developed systems (learned over time through trial and error), Grameen now has more than 2500 branches and has given loans to over seven million poor people (97 percent of whom are women¹) in 78,000 villages in Bangladesh. Loans have helped in constructing 650,000 homes, in which the legal ownership belongs to the women members of Grameen. It has loaned out a total of the equivalent of \$6 billion (U.S.) with a repayment rate of 98.6 percent. Grameen began in 1983, since 1995 it no longer received donations for its operations, and has turned a profit every year except the first year and 1991-2 (pp. 52-53). There are some twenty-five other companies that Grameen started also mentioned in the book. For example, Grameen Phone enabled 300,000 "telephone ladies" to have a business in their neighborhoods providing profitable and affordable phone service. Grameen Phone is the largest cell phone service in Bangladesh.

With that background, Grameen Bank and Yunus received a Nobel Peace Prize in 2006. Yunus' Nobel Prize Lecture is printed in the Epilogue under the title "Poverty Is a Threat to Peace."

All this demonstrates a core issue to Yunus: the poor are poor because they don't have access or control over capital. While there are other reasons he recognizes to various degrees, this premise is at the core of the problem and the solution.

This book takes his idea to another level. He introduces the idea of *social business*.² A social business is funded

and run like a business, but has two key differences:

1. In addition to maximizing profits, a social business is also purposed to "do good."³
2. Instead of paying a return on the investment to those who provided the capital, it reinvests the money into the business.

Yunus notes,

A social business is a business that pays no dividends. It sells products at prices that make it self-sustaining. The owners of the company can get back the amount they've invested in the company over a period of time, but no profit is paid to investors in the form a dividends. Instead, any profit made stays in the business—to finance expansion, to create new products or services, and to do more good for the world. (p. xvi)

People would invest not to help themselves, but to alleviate poverty and/or to solve problems. Odd at first glance, Yunus' idea grows on you as you read on.

He also critiques non-profits in a healthy way. While he recognizes they have their place (such as in relief work), he believes that social businesses are likely to draw more investment than a non-profit could ever do because of the promise of return of the principal coupled with the investors' desire to do good. "Charity," he says, "is rooted in basic human concern of other humans" (p. 9) and charitable organizations are especially helpful in times of emergency. But, because charity relies on a steady stream of money, it never has enough, and when the flow stops, so does the ability to serve. He recognizes the good that "charity" does, but believes that it "cannot be expected to solve the world's social ills." (p. 11) Beyond that charity can cause problems in how it is done.

Based on his vast experience with the poorest, Yunus says,

In general, I am opposed to give-aways and handouts. They take away initiative and responsibility from the people. If people know that things can be received “free,” they tend to spend their energy and skill chasing the “free” things rather than using the same energy and skill to accomplish things on their own. Handouts encourage dependence rather than self-help and self-confidence. (p. 115)

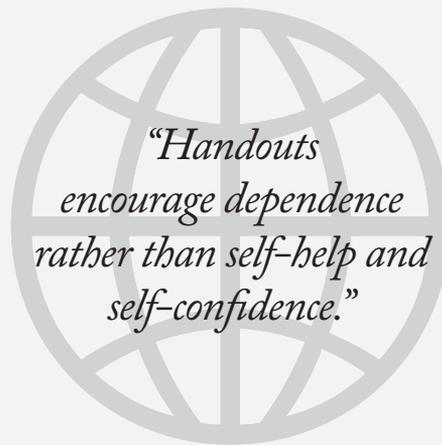
He also mentions the “one-sided power of the relationship” (p. 116) inherent in charity, and the disempowering of people in the process. In both cases he is essentially arguing against using up capital and instead multiplying it and thus creating capital in the lives of those who need it most.

Yunus gives a number of examples of existing social businesses as well as suggestions of what could be done. His major example in the book is that of working with the multinational company Danone, a large French corporation known as Dannon in the United States. Together they’ve pursued a social business in Bangladesh to make available a healthy, well-rounded, yogurt-type drink for the poor and malnourished. Given that the poor can’t pay traditional prices, the partnership worked through many issues, including:

1. Manufacturing close to the markets, in several places in the country, to cut down on shipping costs.
2. Take into account people’s tastes (they like the drink slightly sweet) to be sure that poor children would eat it.

3. Provide a packaging that can be eaten, so there is less waste and more nutrition is included.
4. Make it drinkable so they would not need to include a spoon (cheaper production costs, less waste also).
5. Employ local farmers and product where possible, which also helps the local economy and keeps fluctuation in price down.

The book makes it clear that Danone was very concerned for making



a difference—or doing good—in Bangladesh, and not for their bottom line.

A number of other models are mentioned as well. One major question that Yunus seeks to address is where the capital for social business will come from. He argues that growing discomfort with present-day capitalism is one major factor. Executives and young people “genuinely feel uncomfortable over the fact that their social concerns have been left behind in the crush of daily business” (p. 171). He argues that even a large part of the money currently going to foundations like that of Bill and Melinda Gates would be better used in social business than in many of the ways it is used.⁴ He sees a day when there will be a “Social Dow Jones Index” that will reflect some of

the world’s largest social businesses, (p. 183) as well as “*The Social Wall Street Journal* to report on it” (p. 245).

While there are examples of large-scale social problems with costly solutions being pursued (e.g., eye care hospitals), it remains to be seen how to deal with massive clean-up or garbage problems, for example. Yunus might suggest that the governments could be much more creative in working with local people to help solve their local problems. Of course, governments have to want to address these issues in the first place.

The book doesn’t deal with the core issues related to character. Yunus would argue that, if given a chance, almost every poor person would work hard to get out of their situation. This is one area where he seems to be a bit idealistic. He seems to acknowledge culture and racism, but their impact on many of these issues and models is a much larger factor than the book suggests. The author’s silence on these matters may be due to political reasons within South Asia or Bangladesh specifically.

While the author tends to be somewhat repetitive in his use of his work in micro-loans as illustrations, it is helpful for the reader who is unaware of Yunus’ past accomplishments. He does not address the problems inherent in micro-enterprise/loans which may be solved by social business, namely, the problem of merely circulating money amongst the poor. Yunus’ first book, *Banker to the Poor* (2003 PublicAffairs), with which I am unfamiliar, may deal with this issue.

My guess is that Yunus would consider the building of capital as the solution for that problem. In part, the theories and practical examples in the

book rely on basic capitalism (albeit turned on its head a bit), which in turn relies on continued growth and consumption. One wonders how long such a system can be sustained by traditional sources of natural resources and energy. The question of limits to economic growth is not addressed except that the book suggests there are no limits, and perhaps he is correct? He does address the issues of imbalance in the use of natural resources, especially in his acceptance address for the Nobel Prize in the Epilogue.

Yunus' book is a must-read for those who want to keep up on issues related to global poverty and justice. There are many examples and models to learn from here, and interested researchers can easily find more articles about Yunus and various Grameen businesses (including several I found searching for his name at www.fastcompany.com)

In application to the global church and mission movement, there are lessons to learn from this book. Yunus' evaluation of "charity" and dependency should cause us to evaluate our efforts in several areas of ministry in addition to any work with the poor. His vision of the future is inspiring, even if needing a bit more balance at times. But people with drive and passion seem to rarely have balance. Perhaps that is why we listen to them.

Endnotes

1. While they started loaning to poor men, they have found that "giving loans to women always brought more benefits to the family" (p. 240).

2. Social business is one type of social entrepreneurship, which Yunus discusses on page 32.

3. Some of this thinking is not new with Yunus. Dennis Bakke, CEO of a

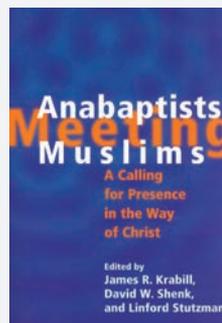
The Anabaptist alternative may promote peace-making that is much needed in Muslim-Christian relations.

large company, wrote the book *Joy at Work* (2005 PVG, Seattle), noting his unique and "lived out" business perspective: "The purpose of business is not to maximize profits for shareholders but to steward our resources to serve the world in an economically sustainable way." (Last page, inside back cover)

4. This is vaguely addressed on page 231, but in addition, I heard Yunus in a radio interview where he made his preferred use of the Gates/Buffett money clear.

Anabaptists Meeting Muslims: A Calling for Presence in the Way of Christ, by James R. Kraybill, David W. Shenk and Linford Stutzman, (Scottsdale, PA: Herald Press, 2005)

—Reviewed by Harley Talman



Yet another book on Islam is added to the long list of Christian post-9/11 publications. Fortunately, this one does make a unique contribution. The title led me to think it represented Anabaptists meeting Muslims at a consultation, whereas it instead presents Anabaptists (primarily North American) learning from other Anabaptists' meetings with Muslims in their various contexts. The chapters are from papers presented at "An Anabaptist Consultation on Islam: the Church Meets the Muslim Community," that convened at Eastern Mennonite University in Harrison, Virginia, Oct. 23-26. The editors equate Anabaptist with Mennonite, but some non-Anabaptists voices like J. Dudley Woodberry and Lamin Sanneh were invited to participate.

The editors grouped the presented papers into four sections: I. The Big Picture, II. Learnings and Vision, III. Issues and Themes, and IV. Observations, Witness and Counsel. Non-Anabaptist readers like myself, may find the first section to be of the most interest. David Shenk's "Three Journeys: Jesus-Constantine-Muhammad" argues that under Constantine, the Western church abandoned the cross-centered ethics of Jesus that the church fathers had adhered to and that had forbidden them to take up arms for the sake of "the kingdom of God." Muhammad's path paralleled the Western church's—both jihad and just war were expressions of political theologies that equated territorial expansion with growth of the kingdom of God, and both continue to dominate Christian and Muslim political theologies to the present. The Anabaptist alternative serves as a prophetic corrective and may promote peace-making that is much needed in Muslim-Christian relations. (This despite the fact that many, like myself, may not be convinced that all Christians should eschew participation in all warfare as contrary to the character of Christ. I would be interested in reading Anabaptist interaction with the fact that Christ will come as conquering king, using military force again).

Woodberry notes many parallels between the "Kingdom of God in Islam and the Gospel." He shows the widest divergence between Christ's choosing the path of the

suffering servant and Muhammad's choosing the route of military and political power. However, if Muslims were so disposed, they could strain to press a parallel: Christ's servant sufferings were followed by his glory (vindication and exaltation) and Muhammad's Medinan sufferings were followed by Meccan glory. In another paper, Woodberry reports on the status of Muslim-Christian relations appropriating Dickens' "It was the best of times, worst of times," the latter reflected in Muslim anger and hostilities and the former in some attempts at dialogue and peace-making.

Sanneh sees an inevitable collision between the West's mission of secularizing Islam in the face of an Islamic resurgence. He warns pacifists that renunciation of war is insufficient unless we can "devise some effective and credible arrangements for a world order committed to reconciliation; and secondly to demand that the church first set its own house in order before engaging in witness could lead to inactivity and placing God "under an embargo" (p. 88).

Much of the book, in particular, section two, focuses on Anabaptist missions in various Muslim contexts. Many readers will be satisfied to skim rather than plow through each of these reports.

Section three examines some particularly Anabaptist mission themes: presence and patience, justice and reconciliation, pacifism, and economic development. A surprising contribution is Jay Smith's "May We Not Also Confront?" Shenk's "Incarnation: Obstacles and Bridges" is valuable for its theological issues.

Of particular help is Shenk's clear explanation for Muslims of the meaning of Christ as the Word of God (p. 313). In an effort to move forward in communication of the atonement, Timothy Bergdahl encourages us to look first to nonwestern Christian metaphors (p. 321).

The fourth section presents some testimonies from former Muslims, a chapter answering Muslim questions and final counsel to Anabaptists.

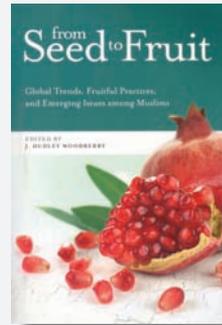


Among the nine appendices are many conference documents, a Shi'ite Muslim-Mennonite dialogue and a bibliography of Anabaptist writings on Islam.

Though the contributors are primarily Anabaptists, the book will be of benefit to a much wider Christian missions community. The multiplicity of authors means the strength of their contributions is also diverse; however, the number of high quality articles will make it worthwhile for serious students and workers to purchase. While this volume should not be the first one on missions to Muslims to be read (except for Anabaptists), all who do mine it will find enough gold to make it worth their effort.

From Seed to Fruit: Global Trends, Fruitful Practices and Emerging Issues among Muslims, by J. Dudley Woodberry (Pasadena, CA: William Carey Library, 2008)

—Reviewed by Robert Stone



On the top of Mauna Kea in Hawaii at 4,200 m (13,796 ft) stands a pair of stereo telescopes, each with enormous mirrors 10 m (33 ft) across. With them, astronomers can peer deeper into the mysteries of the universe and better understand what we have already vaguely seen. The Keck telescope is to astronomers what *From Seed to Fruit* is to the missions world focused on Muslims, but is not a resource limited just to them. For those of us who attend consultations or work on the field, this is a model of what can be produced with vision and determination—an immensely practical tool to guide our work.

What is actually producing fruit in the Muslim world? What hinders us? Are we seeing progress? Where do we go from here?

Thank you, Dr. Woodberry and more than 40 contributing authors who have assembled an amazing compendium from experienced practitioners and dedicated statisticians. This work flows largely from a Southeast Asian gathering of 280 workers (many non-western) who had planted 738 fellowships in the Muslim world and evaluated 5800 questionnaires from other workers

regarding truly fruitful practices. Refreshingly, the writers included not only dear, well-known brothers, but also many women, a worker from Latin America, an MBB and even a seasoned high school student experienced with reaching Muslims around the world!

The book is highly readable with good highlights of summaries and significant points for those who need to skim, but also much illustrating detail for those who want and need more. There is something for every practical eager worker, student and strategist—a summary of the survey of the task remaining, fruitful practices of how to share, partnering, women in ministry, discipleship, leadership development, difficulty with finances, suffering, orality, tentmaking and so on.

As a practitioner from Central Asia, I took many notes and examples I want to pass on to my brothers and sisters from that region for their reflection and possible integration into their work. We are privileged to have such a compendium of information about what is working in other parts of the world; we have a great obligation to pass it on to others who have no access to such ideas or fellowship with other MBB's around the world.

I also found myself challenged in many areas. For example, I publicly agreed that reaching whole family units or communities was good conceptually and had seen a few examples. But I couldn't shake my western presupposition that spiritual matters are private affairs and best shared one on one. Woodberry's book emphasizes the group orientation of many Muslim peoples and

Much of what we are actually trying to cure is simply the result of causes we ought to eliminate.

has confirmed what we had to learn the hard way on the field. For instance, a western wife often tried one-on-one witnessing and found that women were polite but ultimately uncomfortable. However, when she spoke to larger groups of women the group was often very interested and gave approval to the message they received!

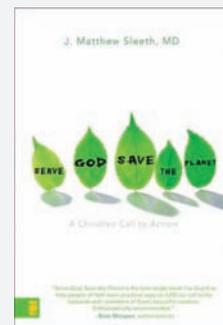
There are also amazing stories of real events that kingdom workers have faced in the Muslim world. For example, Joseph Cumming shares about a remarkable event in a packed auditorium at al-Azhar University in Cairo (pp. 312–314). If you think fundamental Muslims are unable to seriously consider the claims of the crucifixion and resurrection of Jesus, you need to read this account.

Included in the nearly 400 pages packed with stories, statistics and advice is a CD with invaluable resources, including the currently available data on all unreached peoples around the world, and a synthesis of the estimated 247 unengaged, unreached Muslim groups with over 100,000 members. The CD also contains a mechanism for ongoing input to continue to refine the data regarding Muslim groups. Dr. Woodberry rightly points out this gathering and resulting work is like a car in the train of the modern missions, linked together with other events like the 1906 group gathered in Cairo by Zwemer, 1910 in Edinburgh, Lausanne in 1974, etc. Each is an essential link to connect the next and needs to be continually refined. The difference of this new car is that it is being shaped as it's moving

down the track—and we are invited to participate!

Serve God, Save the Planet, by J. Matthew Sleeth (Grand Rapids: Zondervan, 2007)

—Reviewed by Ralph D. Winter



When a medical doctor who is a chief of staff at a major hospital gives up his job and moves into a smaller house

and begins to cultivate the garden in the back and grow food in ways that save the environment, you know this is a very serious man. The foreword of the book is written by Richard Cizik who is the VP of the National Association of Evangelicals, and it focuses on saving the environment. Being a medical doctor, he has some very interesting insights. The one that attracted my attention, on page 27, follows his comment that cancer is increasing very rapidly among children and young people, and even pets—there is a skyrocketing incidence of cancer in the case of pets.

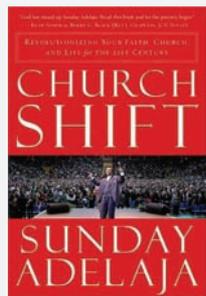
To date, the reaction of animal doctors is the same as that of people doctors: build more hospitals and offer more chemotherapy, surgery, and radiation treatments. Instead of looking for the cause, we are focusing on the cure.

And in other parts of the book he goes into extensive comments about the numbers of toxins, pesticides and

unnecessary hormones in our ground water, meats, our vegetables and so forth. He feels, rightly so, that much of what we are actually trying to cure through hospitals is simply the result of causes that we ought rather to eliminate instead of waiting for people to get sick from these toxins and then trying to cure them. I feel that the book is very valuable in that sense. It is highly readable and anecdotal, and a book that is a joy to read, but it does not spend a huge amount of time on anything but the environment, which of course, is important. There are other problems of sickness and health and the eradication of disease that don't necessarily depend on or are caused by problems in the environment. They also are a necessary concern as well as what is in this book.

Church Shift, by Sunday Adelaja, (Charisma House, 2008)

—Reviewed by Ralph D. Winter



Here is an absolutely phenomenal book written by the pastor of what is perhaps the largest church in Europe, a man who was, only a few years ago, a young boy in a rural Nigerian village, but who now has 60 books behind him and a huge congregation in Ukraine, speaking both Russian and Ukrainian in his ministry. Pastor Sunday Adelaja says this,

It was the missionaries and their supporters, Bible providers, intercessors, charity workers, smugglers, and martyrs sent by the West who reached my family for Christ, provided water to my village in Nigeria, then gave me materials and needed support

while I struggled in my Christian walk behind the iron curtain.

He clearly accepts the value of missionaries across cultures. Even in his own case, he is crossing a culture into the Ukraine and dealing with the problems that are normally unconsidered within the walls of a church. He says on page 53,

We have attempted to make business executives into intercessors, sales people into children's nursery workers, business administrators into Sunday school superintendents, and so the list goes on and on.

He clearly feels that there is an important distinction in building the church, however necessary that may be, and building a nation, which is the primary purpose for the church. In fact, he says bluntly, on page 7,

Too many Christians and Christian leaders spend their energy, creativity, and precious time promoting churches instead of the kingdom. They work for the success of their church, or perhaps for a group of churches in their city, or they work for their ministry or denomination. They believe that by building churches and ministries they are building the kingdom. They think *church* and *kingdom* are practically synonymous. This isolation of the church from the world has led to ineffectiveness and failure to carry out the Great Commission.

That puts it about as plain as you can put it. He also says, on the same page, that

The church fulfills its mandate when it changes society, not when it's confined to its sanctuary and Sunday school classrooms... The Kingdom must overflow into streets and workplaces, governments and entertainment venues. That is its nature, to grow and take over. If you try to keep it to yourself, you lose it.

Now I don't think he is what they call a Dominion Theology specialist, but it is true that evangelicals in the past, who have often been very poor people, have not had the opportunity to influ-

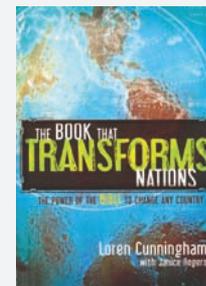
ence society at the level of public law and public decisions, and now, more than ever, due to the tremendous growth and wealth of the evangelical movement, our call to mission is accordingly enlarged.

One final quote, from page 10:

Some people believe that if they work in the nursery or sing in the choir, they are fulfilling their area of ministry. But this is not really ministry. It is merely Housekeeping. Your work as a choir member, nursery volunteer, or usher is what we all must do to keep the church functioning, but it is not necessarily fulfilling the Great Commission. The Great Commission happens outside the church. Ministry is what you do to bring your life and your sphere of influence under kingdom rule.

The Book That Transforms Nations, by Loren Cunningham, (Seattle: YWAM Publishing, 2007)

—Reviewed by Ralph D. Winter



This book shows that Loren Cunningham has been thinking for quite a while about the concept of transformation. His book links the impact of the Bible to the transformation of nations and is a marvelous and readable historical study. His Contents page, for example, refers to William Carey and the nation of India, Abraham Kuyper and the nation of the Netherlands (this is quite a story), Hans Nielsen Hauge, a great revivalist in Norway, the South Korean story, even Pitcairn Island and Martin Luther in Germany. The problem is that while you can believe there is a

clear relationship between the Bible and the nations, there are many intermediate connections that are missing in many nations and in the minds and theology of believers in those nations. Many believers are brought merely to the threshold of salvation. Ephesians 2:8-9 comes true for them, but not Ephesians 2:10. Even if the tenth verse does come true for them and they become alert and kindly in their individual good deeds, there is still something missing in their outlook—the need for organized efforts in mission that will hit problems very specifically through joint action. **IJFM**

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