A Theoretical Framework on How to Change Communities: The Shalom House Model in the Philippines

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The Model provides a theoretical or theological framework for working among the urban poor. The Shalom house was created by urban poor mothers, consisting of four pillars or posts symbolizing the four minimum basic needs (housing, livelihood, education and health). The pillars are tied together by a beam which is community organizing. Community organizing empowers the community and allows them to access resources outside the community which they normally could not as individuals. The roof is Shalom which means the ideal condition for sustainability. Any work to last must contend with the elements of shalom—peace with God, peace with men and peace with creation. Sustainability as a concept has been evolving from the Wall Street narrow definition of financial sustainability (repayment of loans and payment of the real cost of money), to a wider view involving elements such as ecological balance, gender sensitivity, and political empowerment. In this model the foundation of the house is the Word of God. The church is at the center of the whole transformational work. The church must become the catalyst for change and empowering the people, organizing the community, sustaining projects, etc. Being an insider, the local church is the best candidate for these roles. Biblically, the local church should also be the central figure. The Bible says the church is at the center of the whole plan of redemption. A concrete and operational definition of local church (that is distinct from parachurch

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or the universal church) is needed to make the gospel meaningful. The gospel is not just a message we preach. Foremost, the gospel is a display of the human interaction within the Messianic Community, the local church living out the Kingdom.

**Shalom House: A Theoretical Model**

The Shalom model of community development is a theoretical model for an integrated urban poor development strategy which we have used in the Philippines. The house represents the church, the people of God. She is the catalyst for change in the slums. The church is founded on the Word of God, the Bible. Shalom is the roof, it is the goal of the church.

The columns of the house correspond to the four minimum basic needs\(^1\) of the urban poor, viz. health, livelihood, education and housing.

\(^1\)This was made popular by the Basic Needs Survey, one of the major approaches on the measurement of absolute poverty. The approach focuses more on consumption rather than on capacities, and does not emphasize investment in productive activities but merely in providing the irreducible minimum to get people out of poverty. The author led the team that conducted the biggest MBN survey in Quezon City, Philippines, involving more than 1,000 respondents/households in 1999.
The beam binding all the columns is community organizing (CO); it is what provides sustainability. CO creates synergy by combining resources that produce a momentum and power absent with unorganized individuals. An organized community with a corporate personality can access resources or funding not available to individuals or families.

The Evolution of Sustainability

The evolution of the term sustainability culminates with shalom. The sustainability that Wall Street invented was originally about financial sustainability (a defense against dole-outs, where poor borrowers could pay their loans and thus shoulder the costs of money lent). It evolved into ecological sustainability to counter the destructive impact of unregulated business on nature, such as carbon emission, deforestation, overuse of pesticides, etc. Then it evolved into social sustainability to give the poor direct access to capital because as often happens, the microfinance service providers become wealthier each year but the borrowers remain perpetual borrowers. Political sustainability was brought about by the need to view the work from the big picture realizing that there can be no prosperity without basic human rights, such as due process, suffrage, etc. Gender sustainability also followed.

__Chu, “The Shalom House Model in the Philippines”__

3Community organizing need not involve the entire community. Even with just a handful of people organized, organizing that is focused on attaining quick but small and manageable successes can make a great impact.

3Take for example a few surpluses—a person who just started work and has no surplus, versus one who has a few hundred thousand pesos in cash in the bank. When an opportunity arises, i.e., a car owner suddenly has to leave for abroad and is in a hurry to sell his car cheap, the one with the surplus can buy it and maybe in 24 hours sell it at a profit at PhP50,000. (US$1,000 dollars, US$1 dollar = PhP46 in March 2010).

4A study made by Rebullida and Reyes (1993) showed how cooperatives and non-government and community based organizations have greatly contributed to the acquisition of land and housing units for a number of families. A conclusion that can be derived from this article is that when people are organized as a group they are better able to achieve their objectives. Faith Cacnio, “Microfinance Approach to Housing: The Community Mortgage Program,” Discussion Paper Series No. 2001-28 (December 2001): 3, http://www3.pids.gov.ph/ris/pdf/pidspbs0128.pdf (accessed March 25, 2010).
because women perform more than half of the world’s labor. The trend is clear. The world seeks for what will work and what will last. The answers are found in the Bible—what will work and last is whatever is in accord with God’s will. The conclusion of an old book, *In Search of Excellence*, made this clear years ago. What the 1,000 top corporations had in common were the virtues in Proverbs: pay your laborers just wages, work hard, be honest, save, etc. This is the picture of shalom where there is harmony with God, fellow human beings and nature.

**Definition of Success**

The author is a founding member of Mission Ministries Philippines, Inc. (MMP). MMP plants churches in the slums of Metro Manila. Peter Wagner taught that the most effective form of evangelism is planting small, new churches. With the present urban trends, urban poor church planting will be the most strategic mission focus for generations to come.

These churches act as catalyst for change in the slums. MMP’s definition of success is twofold: On the individual level, success means

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5 Children are also exploited as labor. Many women and children are found in sweat shops prompting human rights activists to blacklist certain products.

6 Tom Peters and Robert H. Waterman, published 1988, a study about what made the top 1,000 corporations of the world successful.

7 This is not farfetched. Bhutan has adopted a new measure of well-being instead of the usual GNP or GDP. In its place, Bhutan is using the Gross National Happiness index. It may sound quirky to some but the concept was developed by experts from the best business schools of America and has a very sound and biblical basis. Money after all is not the most accurate measure of the success of a nation. There are other factors such as freedom, peace, education, jobs, and religion.

8 Mission Ministries Philippines, Inc., led by Dr. Corrie de Boer, has over 400 preschools and plants three churches a year in the slums of Metro Manila. It has more than 40 staff, most of who are from the urban poor. Its goal is to align its church planting with the elements of world movement dynamics (see David Garrison [2003] on Church Planting Movements) in order to take advantage of the working of the Holy Spirit—fast, economical, led from below or self-led, widespread, impactful and sustainable.
the poor cease to be just receivers but also givers. Giving is a good test that the man has been born again. On the corporate level, success means the community is organized to meet common needs. MMP has tailored its strategy to follow the Shalom model. MMP follows a two-year fast-track church planting strategy, resulting in a church of about 50 adults, a Botika Binhi (BB) drugstore, grocery for the poor, and a preschool.

The house model is a simple theoretical model, proven through many years of work in the slums that can guide workers in undertaking community interventions.

**Land and Housing**

The greatest revolution in land and housing in the Philippines came about with the work of *Gawad Kalinga* (GK). Habitat for Humanity promoted low-cost housing for the poor at the rapid rate of several thousand a year. Habitat’s results were quickly overtaken by GK beginning 2005.

The two have a similar approach but one likely reason for GK’s tremendous success is that GK doesn’t require the beneficiary to have

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9 Quote borrowed from Father Benigno Beltran, SVD (1987). In the slums, the poor find it very easy to join Bible studies or attend church, but giving shows a radical transformation for people so used to just surviving day to day.

10 This is a lesson that MMP learned from the poor themselves, who are sacrificial givers and give more proportionally than the rich do.

11 Because MMP utilizes urban poor workers with very minimal skills, aiming at the lowest level of success has also helped to keep morale high.

12 *Botika Binhi*, is discussed below. *Botika* is a word derived from Spanish which means pharmacy.


14 Low cost is above PhP250, 000 while socialized is below that. The value includes both land and house. In the CMP socialized housing, the maximum loan for both house and land is PhP160, 000.

15 GK’s goal is 700,000 homes by 2010.

16 GK is now being implemented in many poor countries all over the world. Its key success feature is volunteerism and networking (uniting various sectors for a common cause).
title\textsuperscript{17} over the land where their house will be built. Both GK and Habitat build houses at very small cost—around PhP100,000.\textsuperscript{18} with a minimum of 32 sq.m. and maximum of 60 sq.m. The beneficiary contributes labor and pays a low monthly amortization of around PhP300 (10\% of real\textsuperscript{19} wages and only 3\% of the legal minimum wage) just like with Habitat. The amortization is computed at not more than 20\% of the family’s available income.

The problem with Habitat’s requirement of land ownership is that to get an affordable lot, the housing project often has to be offsite where the land is cheaper and more affordable.\textsuperscript{20} This means that development occurs in city outskirts where there are no roads, public transport, hospital or schools, and far from places of employment. GK has turned these lands into assets.\textsuperscript{21} Instead of viewing their informal nature as unstable, GK in a paradigm shift, treated them as positive features thus promoting social harmony by uplifting the dignity of the squatters who in turn take responsibility for protecting and preserving the peace and order of the community. A lot of social preparation is needed to make this program succeed and prepare the people for the

\textsuperscript{17}Philippine law is trying to catch up with this development brought about by GK and has passed Republic Act 10023, 9 March 2010, the latest law facilitating titling for public residential lands through free patent.

\textsuperscript{18}Exchange rate of US$1 to PhP46, April 2010.

\textsuperscript{19}Real wages are those earned by domestic helpers—laundry women, household helps, stay-in cooks, menial labor workers, tricycle drivers and street vendors.

\textsuperscript{20}Offsite, the project becomes viable only when coupled with tremendous infrastructure and capital infusion, which ultimately offset the advantage of the cheap land price. Onsite means not having to make adjustments and life goes on undisturbed after project completion. The biggest challenge to housing, whether Habitat or GK, is that the family suddenly has an accounts payable.

\textsuperscript{21}See also the Hernando de Soto experiment in Peru. De Soto in two books, The Other Path (2002) and The Mystery of Capital (2000) showed that land value increased when titling was increased or facilitated specially for the poor, in turn unlocking assets that can now circulate in the economy. His theory was that the reason capitalism flourishes in the West and fails elsewhere is due to the disparate access to capital. Although poor people in the developing world have assets, these assets cannot be transformed into capital because they are locked in the informal economy where they cannot be used for collateral for loans. Hernando de Soto, “The Mystery of Capital,” 13, 33-34.
eventual accounts payable in their finances, when all their funds are already committed to absolutely necessary items like food, water, transportation, etc.

**Community Mortgage Program**

Complementing the GK initiative is the Community Mortgage Program (CMP), a law passed during President Cory Aquino’s time, which provides for the purchase of land by squatters under certain conditions. The Philippines is one of the countries in the world with very good land laws for the poor. The features of the CMP are:

1. The purchase must be with the consent of the owner.
2. The price is not more than the fair market value.
3. The purchaser must be a community association or organization, not individuals or families.
4. The government will advance the purchase price to the owner; also once paid he leaves the picture so the deal is simplified to one between the government and the community association.

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22Since the start of its implementation in 1989, CMP has granted a total of PhP6.4 billion loans to secure the tenure of 182,800 informal settler families nationwide.


24Zonal Valuation of the Bureau of Internal Revenue which is adjusted annually to conform with fair market value.

25In one case, which was the largest CMP project in Quezon City, involving more than 500 houses, this author had to dissolve four existing and overlapping organizations in the community and merge selected officers into a new one in order to qualify for CMP. The rival organizations were on one piece of land owned by one owner, with the members intermingled in the land. This conflict resolution feat took a full year to finish, with much shouting and invectives during the process.

26The CMP covers only family residents for socialized housing but churches are an exception, under a National Housing Authority (NHA) memorandum.
5. The community association\textsuperscript{27} will pay amortization\textsuperscript{28} through government housing agencies like the National Home Mortgage Finance Company or Pag-Ibig at 6\% interest per annum over a maximum period of 25 years.\textsuperscript{29}

The community association has self-regulating powers, such as the power to expel a recalcitrant member and substitute another family.\textsuperscript{30} The project is usually done with the help of Originators\textsuperscript{31} who act as middlemen, facilitators, and community organizers. The law grants them a lawful fee and accredits them based on certain qualifications.

\textsuperscript{27}After the first year of amortization, the individuals/members of the association may opt to pay their amortization and segregate their title from the association, and convert the group loan into an individual loan.

\textsuperscript{28}In some cases, the CMP is classified as a microfinance loan in the land and housing sector because it involves small amounts (average of PhP40,000) to the poorest of the poor. See Cacnio (2001).

\textsuperscript{29}There are start up costs for the CMP. Entrance fees are required to become a member of the project, as well as monthly dues. The member must also become a member of Pag-Ibig (a mutual fund, operating like an SSS but focused on housing), and in some cases may advance two years of membership contribution to Pag-Ibig, to qualify for the loan. A surveyor’s fee of usually a thousand pesos is also required for the making of the title technical description of the boundaries of his lot. A major cost for some is the re-blocking for onsite projects. In case the member’s house encroaches boundary lines, he will have to tear down that part of his house. In addition, everyone needs to get their tax identification number (TIN), updated cedula or community tax certificate, and valid ID.

\textsuperscript{30}The track record of CMP from 1994 to 2007 is less than 75\% average repayment, and when compared to the microfinance standard, is very low. The goal is only 85\%. This means that over 25\% are potential recalcitrants. Faith Cacnio, “Community-Based Housing Finance Initiatives: The Case of Community Mortgage Programme in the Philippines,” The Human Settlements Financing Tools and Best Practice Series (2009). http://www.scribd.com/doc/23416155/Community-Based-Housing-Finance-Initiatives-The-Case-of-Community-Mortgage-Programme-in-Philippines (accessed March 25, 2010).

\textsuperscript{31}The originator, which organizes the community, may help the community register with the Securities Exchange Commission or with the Housing and Land Use Regulatory Board (both have powers to incorporate). The following can act as originators: NGOs, the NHA, the Home Insurance Guarantee Corp., and local governments. They act as the facilitator in behalf of the community
The success of the CMP is undeniable. As observed by this author in Tatalon, titling created a stabilizing element outweighing the impact of other forms of community interventions. In just a decade, shacks were replaced with concrete houses and businesses grew. The settlers were more confident to build and invest, because now they owned the land and had secure tenure.

However, the matter of recalcitrant members has proven a heartache for urban poor community development workers. Usually 10% of the community becomes recalcitrants. No amount of social preparation can ensure against amortization failure, being declared recalcitrant, and ultimately eviction or replacement. The usual candidates for these evictions are the widows, abandoned mothers, the sick, and the elderly—precisely the people of the church were called to help and protect.

and provide technical and legal assistance. For their services, the CMP gives them PhP500 (US$10 dollars) per household.

Compared to other housing programs implemented by the government, CMP has assisted the greatest number of families in the shortest period of time with the smallest loan fund utilization. Cacnio, The Human Settlements Financing Tools, 7.

Located in Quezon City, Philippines, the squatters defended their rights ferociously against armed goons sent by the former dictator President Marcos. Hundreds died in the struggle. After the enactment of the CMP during the administration of Cory Aquino, the land was awarded to the occupants, thus paving the way for continuous growth, founded mainly on the security of tenure provided by titling.

According to the NHMFC, the average loan amount availed under CMP from 1989 to 2000 is PhP28,039 per beneficiary. The amount is but 15% of the average loan amount per beneficiary of the other government housing programs. Moreover, CMP’s average monthly amortization of PhP185 easily makes it the most cost-effective government program to allow land access for the poor. Cacnio, The Human Settlements Financing Tools, 8.

A possible solution is for the community workers or the church to recruit sponsors for these potential recalcitrants. These sponsors who will pay only in case the potential recalcitrants cannot, to prevent eviction of the most needy and helpless.

The CMP unfortunately follows the male leadership required by law and the signatory for the land rights documents are usually the husbands. With the

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Political Will and Urban Planning

Housing and land ownership remain a very controversial political issue. The development and location of squatter communities are often the handiwork of unscrupulous politicians. Large squatter communities serve as convenient places for vote buying during elections. Squatter communities balloon when mayors also engage in selling illegal or informal occupancy rights to desperate families. A community can crop up in 24 hours, complete with roads and delineated lots. No industrial zone can survive without these sources of cheap labor, and neither can any politicians win without them.

Ultimately, only a strong political will exercised through wise urban planning will solve squatting. Many of the ultra-modern and expensive overland trains running through Metro Manila today could have been built as provincial lines, and at lesser cost since the Philippine National Railroad already owns the land on which the tracks are built. Very few residents would opt to stay in the slums if they had a choice especially if travel time and cost were the same. A World Bank study frequent turnover of mates among the urban poor, many hapless wives are abandoned and their titles going to their philandering husbands.

The WHO decades ago already made a protocol warning community workers against overburdening women who already perform more than half of the world’s labor, on top of giving birth and doing house chores like cooking, laundry and fetching water.

With urbanization, the biggest single factor critical to our survival is urban planning. The poor will need housing, livelihood, health services and education to survive. There will never be enough land for everyone. At the rate of 30% urban migration and 2.3% urban birth rate, cities will double their population in just 3 years. This will mean more pollution, garbage, epidemics, crime, congestions, traffic jams and shortages of water, housing, schools, hospitals, etc.

The Philippine National Railroad could connect people from Bicol (500 km), Pangasinan (500 km), and Infanta (100 km).

There will be no need to buy the right of way which is very expensive.

It takes two hours to get to work, the same time to get to Bicol or Pangasinan on a fast train. Given that opportunity, most slum dwellers will opt to live in the provinces, enjoy the fresh air, raise chickens and vegetables and own their own home, compared with the dismal condition in the slums—epidemics, criminality, and land tenure instability.
has shown the horrendous cost of traffic congestion in Metro Manila in terms of loss of working hours and health costs.\textsuperscript{41} Slum properties are also very expensive.\textsuperscript{42} Fires (usually arson) can decimate entire communities overnight. Slum life also means epidemics, bad water, no electrical connection, and floods. Pilfering or electrical power theft is very rampant. MERALCO\textsuperscript{43} partly solved the problem long ago by allowing illegal settlers to legally connect by mass metering without land title or permits. In some slums however, even the minimum documentation cannot be secured, resulting in the filing of criminal charges.\textsuperscript{44}

**Livelihood**

Only 10\% of the total poor population needs capital for business (to go into livelihood) while 90\% still need employment—which is hard to come by—causing many to seek employment abroad. There are more than ten million Filipino Overseas Workers (OFW) mostly employed

\textsuperscript{41}An estimated 5,000 buses—including up to 1,500 operating illegally (referred to as colorums)—contribute to traffic congestion and air pollution on EDSA, a major thoroughfare in Metro Manila. A majority of Metro Manila residents, World Bank Country Director Bert Hofman explained, take public transport and many use EDSA each day for going to work, school, and doing business. Outdoor air pollution, which causes sickness affecting more than one million people and premature death of 15,000 people every year in urban centers, is said to have an economic and health cost estimated at more than $20 million per year. World Bank press release, MANILA, January 29, 2010, http://beta.worldbank.org/climatechange/node/5391.

\textsuperscript{42}A 100 sq.m. lot in the city cost more than PhP200,000 (US$4,000 dollars) for the rights only, not the title.

\textsuperscript{43}Sometimes the MERALCO, a private utility company in Manila given a franchise by the government to provide electrical power, frustrated with the power pilferage, will send disguised agents to offer legal connections. When the poor families fill up the form (name, address, etc.)—the information needed for the filing of a criminal case—they will wake up several months later with literally hundreds of warrants of arrest being served in their community. A mad scramble ensues, with everyone fleeing in all directions from arresting officers.

\textsuperscript{44}South Africa slums have long ago adopted the prepaid cards for electrical connections which solves the problem of power theft or bureaucratic red tape which are difficult hurdles for the poor who want to get legal connections.
as domestic helpers and construction workers.45 These OFWs remit a total of $14 billion U.S. dollars46 annually to the Philippines, more wealth generated than the top 10 largest Philippine companies.47

When it comes to providing capital for the poor, the challenges are staggering. 90% of livelihood startups fail. Microfinance can only service less than 20% of the bankable poor.48 What is clear is that microfinance can only do so much. It cannot reach the poorest of the poor (80% of the poor) because the first requirement for a loan is having a business. Still, MMP and other NGOs will engage in these startups so that the survivors, the 10%, can move up into the microfinance sector, access the microfinance service, and grow. The poor are truly bankable. The microfinance industry standard of 97% repayment worldwide shows this.49

45Dr. Jojo Remigio, Diaspora, lecture given 12 February 2010.
46The government must be careful about this. Half of the money actually goes to the malls, which is why during the recession, SM (a domestic corporation which owns most of the malls in the Philippines) topped the most profitable company list, with increased net profits during a bad year, 2009. The other half of the billions of dollars of remittances goes to housing. Filipinos love to buy a home as an investment for the future not realizing that a house is not always an asset. It can be a liability due to monthly costs for maintenance, repairs, and annual taxes. These OFWs need to be taught to buy properties that generate revenues, e.g., when rented out, adding to their cash position. The government should note that most of these purchases are for five or ten-year amortizations, while the job tenures abroad are usually just a year. The default potential can result in an economic crisis of a national scale.
47The Philippines currently is fourth in total world remittance from overseas workers. Ahead are China, India and Mexico. Mexico is just a door step away from America which gives it an advantage the Philippines does not have. China and India have super populations which would not make them comparable with the Philippines. In short, the Philippines comparatively speaking gets the highest overseas remittance in the world.
48The poor population can be ranked like a pyramid, with the top 20% being bankable or having a business which can utilize microloans. The bottom 80% are not bankable poor because they have no existing business and will need simply employment. The microfinance will not to go them. Startups fail 90% of the time.
49Professor Mohammad Yunus, founder of Grameen and Nobel Prize Winner even boasts of a 100% repayment. Incidentally, the effective interest
The National Strategy for Poverty Alleviation

The national strategy for poverty alleviation works this way: startups are developed from the poorest of the poor who constitute 80% of total poor. These startups grow to become small- and medium-sized enterprises (SMEs). SMEs nationwide provide 70% of the jobs for the entire Philippines today. Once they become small or medium enterprises, they can now access the microfinance service.  

MMP operates a grocery for the poor, which gives a credit line for groceries for sale instead of cash. After a study made on the cash flow of small *sari-sari* (convenience) stores in the slums, MMP links up these stores to Suy Sing, the largest distributor of grocery products in the Philippines. Suy Sing prices are lower than that of grocery and department stores, and at a minimum purchase of PhP25,000.00 Suy Sing will deliver anywhere in Metro Manila for free.

MMP charges 2% per month for the loan, adjusted to 1.5% when paid every 15 days. MMP also gets a rebate of 0.02% from Suy Sing credited to MMP directly; the rebate graduates when the purchase increases. The markup pays for overhead costs. The design dispenses with the need for warehouse, delivery vans and salesmen. All the outlets’ books are done centrally in MMP, making it competitive with large businesses. The goal of the grocery is to reduce the price of rate of microfinance can go up as high as 45% per annum in two annual loan cycles. This cost is passed on to the buyers in the slums who are likely the poorest of the poor.

Australia provides mentoring for new businesses to ensure a higher percentage of survival.

Most *sari-sari* stores in Metro Manila buy from SM, Cherry, Pure Gold, or Makro (biggest department or grocery stores in the country). They all buy from Suy Sing. The *sari-sari* store borrows from money lenders at the “5/6” or 792% interest rate (borrow PhP500 and pay back PhP600 in a month period). They need to borrow a minimum of PhP10,000 for their regular bi-monthly purchase. Then they take a taxi to bring the goods home which costs around PhP200. All these come up as overhead costs which they pass on to the poorer members of their community.

This follows the classic model of Wal-Mart’s *just in time delivery*.

All purchases with Suy Sing are computerized, including logistical data such as place and date of delivery, items bought, and their respective prices.
commodities in the slums (microfinance usually increases prices in the slums because of the high interest rates). Also, the program enhances the viability of the sari-sari store by linking it with a cheaper source of goods undergirded with professional and centralized bookkeeping.

Education

MMP has more than 400 preschools all over Metro Manila and a few in the nearby provinces. MMP believes that education is the best available way out of poverty because it broadens the horizon of opportunities for the poor, compared with microloans or employment. Education means learning to speak English or becoming proficient in IT or computer. Business Processing Outsourcings (BPOs) are important developments in the Philippine economy and provide an alternative to overseas employment.

One of the threats to the BPO earnings in the Philippines is the constant lowering of the English proficiency among Filipinos. The need to improve the educational system cannot be overstated and could be the only hope for our country’s survival in the harsh and highly competitive environment of globalization.

54 There are many studies showing that overseas employment has negative effects on the family. There are thousands of cases of broken marriages among overseas workers’ families, when the lonely worker overseas finds a new mate (not unlike their elite counterpart in the expatriate/consultants community which has one of the highest rates of divorce). Children of overseas workers also tend to have less motivation for work or study and a few engage in drugs or truancy mainly because of the absence of a father figure in the home, someone who can discipline the kids. It may be similar to oil producing countries where the poor are getting poorer each time despite the vast oil revenues. Most oil producing countries are also authoritarian (not democratic). Oil does not appear to be a blessing in most cases.

55 The second greatest income earner of the country, next to overseas employment, is Business Process Outsourcing. These are foreign jobs made available locally. They employ hundreds of thousands in call centers, medical transcribers, graphics animators and search engine maximizers. They are also not immune from the social ills plaguing OFWs. These jobs are mostly available to younger workers or fresh graduates and most are troubled by drugs, alcohol and sexual promiscuity, due mainly to the sudden affluence.
Health

Fifty percent of microfinance loans don’t get paid due to health reasons. This may be because the borrower or someone in the extended family became ill.

The World Health Organization has already determined that providing tap water effectively eliminates more than half of the sickness in the community.\(^{56}\) Germs get carried away and are rinsed during washing using a tap, unlike when people use dipper or tabo. A tabo retains germs. A recent study also shows that more people die from drinking dirty water than from any other causes like wars or other violence.\(^{57}\)

Another health intervention is the training of volunteer community health workers. Ninety percent of patients in poor countries never see doctors, but are helped by community health volunteers.\(^{58}\)

\(^{56}\)Not all slums are poor. Maybe only 15% per cent are really poor. Most have taken home pays higher than the minimum wage because the slum dwellers do not pay rent, while occupying prime lots close to good transportation or public facilities like schools or hospitals. They also don’t pay electricity or water (they steal them). MMP has a rapid assessment technique: to determine if a slum community is really poor, the ratio of shops or stores should be about one shop to a hundred houses. Too many shops mean the stores can survive because they have enough customers, and customers mean they have money to buy, and having money means they have jobs. Besides the rapid assessment technique, a survey is conducted, not by asking what their incomes are (they never know) but asking what their expenses are. A major expense usually is water. Slums with no water connections from the utility company have to buy water from tanker trucks that come daily. The cost is three times what this author pays for water delivered through the tap where the author’s middle class family can take showers and sometimes even drink directly from the tap. The water of the poorest of the poor are stored in drums (like the petroleum drums) and are susceptible to many kinds of disease (E coli). The water costs plus the constant water contamination resulting in disease contribute to making the poor even poorer.


\(^{58}\)They are not doctors or nurses but illiterate women from India’s Untouchable castes. Yet as trained village health workers, they are delivering babies, curing disease, and saving lives including their own.
Botika Binhi

On the average, the poor in the Philippines spend less than 1% of their income on medical or health needs. Medicines are very expensive in the Philippines.\textsuperscript{59} This prompted Dr. Emma Palazo,\textsuperscript{60} a public health doctor from one of the best Philippine medical schools, to establish what is now a nationwide organization, \textit{Botika Binhi} (BB) that provides cheap medicines. BB submitted a proposal to the German Embassy in the early 80s and won first place for most effective delivery of health services (the Hamis Award). The Philippine government later copied and disseminated the BB to all parts of the country.\textsuperscript{61} The Department of Health awarded her foundation an initial five million pesos to promote the concept to all \textit{barangays} (barrios).\textsuperscript{62} After five years, another five million pesos was given under the auspices of Dr. Flavier as head of DOH and later, Senator of the Philippines.

Today, there are close to a thousand BBs all over the country. The organization orders more than seven million pesos worth of generic drugs from local manufacturers and can deliver to BB outlets anywhere in the country for free. The cost of the medicines to the outlets is the same as that of the factory price because BB is a non-profit organization. It acts as a federation, leveraging its size by buying in bulk for all the outlets.\textsuperscript{63}

\textsuperscript{59}This has prompted the passing of the new Cheaper Medicines Law which now allows importation of medicines from other countries without additional tax. Nonetheless, the Philippines needs to copy some developing countries which do not tax medicines. The government could focus generating revenues from sin taxes (alcohol, cigarettes and gambling) but cannot because these are mostly owned by politicians.

\textsuperscript{60}She died in a plane crash in 1990 on her way to establishing another BB in a northern town in Luzon, Philippines.

\textsuperscript{61}Republic Act 6675 known as the Generics Act of 1988.

\textsuperscript{62}The Health Department’s Administrative Order 144 issued in 2004 allows \textit{Botika ng Barangay} operators to purchase from department-accredited suppliers or directly from the Philippine International Trading Company Pharma Inc. (PPI) when it is more advantageous.

\textsuperscript{63}The advent of the new Cheaper Medicines Law (Republic Act 9052) which limits the extent of patents to allow manufacture of generics locally, prohibits discrimination against generics, regulates prices, and allows parallel importation of similar drugs manufactured abroad, has altered the landscape for pharmaceuticals radically. The leverage for BB may have been cut by more
The BBs are owned by the community. They begin with just five to ten mothers, with as little as PhP500 pesos starting capital and quickly grows in a year to more than 50 mothers, with PhP10,000 pesos capital. All BBs are run by contributions of the members. The outlets can markup as high as 150% or more, without exceeding the market average price. The government’s goal for the BB is to sell at 60% of the market price, but BB average price is even lower despite the high mark up. This doubles their capital in just a few months’ time. Because the BB is located inside the community, there are no transportation costs. All the income is used for purchase of medicines and none goes to dividends, patronage, or refund. At the start, they purchase only medicines for the most common sickness (cough, fever, pain, infection, and diarrhea). As their capital grows, they can also buy medicines for hypertension, tuberculosis, and diabetes. The bigger the capital, the more the BB can service the community.

than half. But the success of the BB is also in the facility with which the community can be organized, focused on something as vital to them as medicines.

64The most difficult part of a community project like this is collection of monthly dues from members. In BB there is no collection work which makes it very unique. When a member with say, three months of arrears, needs medicines, he is not allowed to buy from the BB until he pays his arrears. He will then compute his arrears (PhP10 pesos x three months = PhP30) and compare it with buying outside the community (cost of medicines, which is 60% more, plus transportation, and usually the difference is still a savings of so much money if he decides to just pay the arrears of three months). This makes collection unnecessary.

65The author has done this many times and the poor are always surprised that the author is asking money from them for their membership contribution. They always expect outsiders or service providers to be the one to give them money.

66The best medicine now for diarrhea is zinc, please refer to the WHO for instructions.

67BB revenues come from two sources. Each month each member family contributes a minimum of PhP10 a month. Also, the BB buys directly and in bulk only generics drugs from the manufacturer which pushes costs down. With the difference in purchase cost and selling price of the commercial market, the local community can mark up to more than 100% each time while still maintaining competitiveness. In short, it can double its capital every month.

68Although the UN provides all medicines for tuberculosis for free for all patients, in our experience in over 25 years of work with the urban poor, the
Too much initial funding or responsibility, very early in the life of the slum community organization, can damage the organization. *Botika Binhi* follows the principle of starting small, allowing management skills to catch up with the increased responsibility, to slowly graduate the members to higher capabilities.\(^6^9\)

**Biblical Framework:**

**The Centrality of the Church**

The model above must be understood within a biblical framework. This framework emphasizes the centrality of the church in development or transformation.

The church is at the center of God’s plan of redemption.\(^7^0\) The mission of the church is transformation which is the institution of justice in the world. Drugs are still not that available to all. The policy of the Department of Health is to scrimp on the distribution of the medicines, so that only to those who are actively contagious—using the sputum test, are given medicines, even if one is positive for TB in the x-ray.

\(^6^9\) In 1985 it won the Hamis award for *The Most Effective Delivery of Services to the Poor*, hosted by the German Embassy in Manila. Later, the Philippine government gave it funds to spread the program nationwide. It has reached almost a thousand drugstore outlets, owned by and with funds all coming from within the community. The drugstores provide cheap medicines, at only 40% of the commercial price.

\(^7^0\) The centrality of the church in the Old Testament and New Testament is shown below. The nation Israel was the witness at the start and the church took her place because of her disobedience.

Isaiah 43

10 “You are my witnesses,” declares the LORD, “and my servant whom I have chosen, so that you may know and believe me and understand that I am he. Before me no god was formed, nor will there be one after me.

11 I, even I, am the LORD, and apart from me there is no savior.

12 I have revealed and saved and proclaimed—I, and not some foreign god among you. You are my witnesses,” declares the LORD, “that I am God.”
and righteousness in a fallen world. This transformation begins inside the church and is modeled by the church.

Today however, transformation is done outside the church by parachurches or NGOs, but not by the church. The call today for transformation or holistic ministry is for the church to do it in the world without requiring that this transformation be first implemented in or demonstrated by the church.\(^{71}\) The sad conclusion is that Christians have given up on the church ever becoming the model of transformation.

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**Ephesians 3**

I became a servant of this gospel by the gift of God’s grace given me through the working of his power.\(^8\) Although I am less than the least of all God’s people, this grace was given me: to preach to the Gentiles the unsearchable riches of Christ,\(^9\) and to make plain to everyone the administration of this mystery, which for ages past was kept hidden in God, who created all things.\(^10\) His intent was that now, through the church, the manifold wisdom of God should be made known to the rulers and authorities in the heavenly realms,\(^11\) according to his eternal purpose which he accomplished in Christ Jesus our Lord.\(^12\) In him and through faith in him we may approach God with freedom and confidence.\(^13\) I ask you, therefore, not to be discouraged because of my sufferings for you, which are your glory.

**Acts 1**

\(^{7-8}\) The Father sets those dates, and they are not for you to know.

\(^{8}\) But when the Holy Spirit has come upon you, you will receive power and will be my witness and tell people about me everywhere—in Jerusalem, throughout Judea, in Samaria, and to the ends of the earth.”

\(^{7-11}\) The church must live out the Kingdom and demonstrate the Kingdom. It means implementing social and economic equality, as well as, brotherhood and peace.
Gospel Good News for the Poor

The gospel is not merely receiving Jesus Christ as Lord and Savior. We are saved not only to Christ but also to a family, a community—the church. It is in the church that one experiences the social, economic, and political dimensions of the gospel. These dimensions are what make the gospel good news to the poor.

The gospel is the people of God demonstrating the Kingdom. The center of the gospel is the reign of God. The message of God to the world is this: “Look at my people, they obey my commands, and I have blessed them. They share their wealth and the poor are cared for.

72We must not assume that our gospel is good news to the poor. For centuries our gospel has been bad news to the poor. In the colonial period, it has marched side by side the Conquistadors who took the land of the natives by force and raped their women. The church has been linked directly with the world’s greatest atrocities. Martin Luther gave the theological justification for the concentration camp when he wrote that Jews should be exterminated (which is now displayed in the Holocaust museum in Washington D.C.). Apartheid in South Africa was carried out with biblical passion; the white colonizers believing themselves to be the new Israel and Africa, the new promised land, and the black natives as the Canaanites whom God ordered exterminated. This same theology pervaded the thinking of the white colonizers of the New World, America, which resulted in the almost complete annihilation of the First Nations or Native Americans. The church has long been identified with the rich and powerful, protecting the status quo which oppresses and exploits the poor.

73This is a western habit of reducing the gospel to its barest minimum while the Hebrew works the opposite way, of complicating (integrating and creating whole) the gospel.

74Jesus made sure his gospel was good news to the poor in Luke 4. After the declaration of his mission, he began to enumerate the social, economic and political dimensions of this gospel, all of which are good news to the poor.

75Without community, Onesimus would have simply been saved to Christ; he would not be accepted into the new social order where Philemon receives him back not just as a slave, but also as a brother—and even worships with him as an equal.

76This is the center of the gospel: Our God Reigns.

Isaiah 52

How beautiful on the mountains
are the feet of those who bring good news,
who proclaim peace,
They forgive each other and enjoy peace. If you want to be blessed in the same way, join the church by submitting yourselves to Jesus Christ.” The church thus is central both to the gospel and to transformation.

If transformation does not work in the church, we have no business exporting it to the world outside. When the church is no longer central to redemption, mission has already failed.

When the church is not leading transformation, Christians will struggle with making the gospel whole (holistic). When the church is living out the Kingdom within, social action need not be balanced by evangelism or evangelism balanced by social action. When

who bring good tidings,
who proclaim salvation,
who say to Zion,
“Your God reigns!”

The main reason why the church seems inutile in the face of social justice is because our gospel in the Philippines came from the American church of the early 1900. The American gospel of that period and maybe still so today had no wherewithal to address social structural evils like corruption. The American church sees poverty as merely a personal ethical problem and the solution is simply sheer hard work on the premise that everyone has equal opportunity to rise from poverty if only they work hard, just like the middle class Americans today did. This is well illustrated in the book by Emerson and Smith, *Divided by Faith* (2001) where 2,000 respondents chosen for being evangelicals, when asked if racism existed in America. Half of the respondents, who were white, said no, while the other half, who were black, said yes.

The main cause of poverty in the Philippines as reported by the World Bank is graft and corruption, and no amount of hard work will solve that. Filipinos who migrate to America are as hard working as any of the Americans in America and earn as much (nurses work three shifts earning more than US$7,000 dollars a month). Clearly, the Philippine gospel needs to be re-examined, to fit it with tools that can address these social structural evils. The American gospel is individualistic and discourages community which is critical in urban poor development. It also carries a scientific bias which cannot tolerate the tension of contradictions. The life of the poor is full of contradictions—they worship a mighty God and they are being evicted from their homes, a loving God and they watch as their child dies slowly because they cannot afford to buy medicines and tonight, they will go to bed without dinner as usual.

John Stott is right. We have a poor theology of church. Today, we have arrived at a state where we have church-less missions and mission-less churches.
transformation is done from within the church and spills over to society, it is naturally evangelistic, because the Kingdom is possible only among a people who are redeemed, indwelt with the Holy Spirit, who have given up their attachment to worldly treasures. Thus, the only way to experience the gospel is to be born again. The Kingdom is not possible without the rebirth. The Kingdom makes rebirth imperative. But today, Kingdom and rebirth are easily separated. One can stand without the other! The gospel of this generation says we can be born again without living out or experiencing Kingdom life.

Evangelism not supported by a church that lives out the Kingdom is a mockery of the gospel. The person saved will be at a lost to define the social dimensions of the gospel. We have passed from the period when the need was for a balance between social action and evangelism. The need today is for an authentic church living as the Messianic community where God reigns in their midst. The issue is no longer holism but authentic community life.

The Church Herself is Good News

The church does not only preach the good news, she is the good news herself. She, the church, was the greatest revolution in the history of mankind. When the church was formed, the distinction between male, female,79 Jew, Gentile,80 poor, rich, alien,81 citizen, slave,82 free, etc., was removed.

79Women were the first to celebrate. Women who had been sidelined for centuries could now worship God side by side their men.

80The removal of the separation between Jew and Gentile is the most symbolic act of social equality instituted by the church. Ephesians discussed this as a major theological concept, a breaking down of the wall, to inspire a new social order where people are seen as equal in the eyes of God.

81Aliens could not find lodging in the city nor the right to a day in court. With the advent of church, Christian aliens were not just warmly welcomed into the homes of Christian citizens, but at times also received the services of Christian lawyers.

82Onesimus is the most dramatic example of this breaking down of the wall of discrimination. What eventually broke down the Roman empire began with the erosion of the values of the caste system, because in the church, a master worships God side by side with his slave, as equals; and also with
In addition, the church also instituted economic equality. It was a relative, seasonal and voluntary equality. This social and economic equality instituted in the church ultimately led to the dismantling of the Roman social caste and hierarchy.

**Poverty Is Not the Problem**

Poverty is not the problem. Greed is. Deuteronomy 15 introduced the idea of sharing in order to eradicate poverty. Jesus did not quote from this Scripture to prove that poverty will never go away. In context, he was saying that poverty will not disappear because God’s own people will not share. The premise of the new social order in Deuteronomy 15 is found in verse 4, “there shall be no poor among you.” Despite a very extensive promise of blessings sprinkled with some warnings, God’s military generals and common privates. Paul did not have to ask for the abolition of slavery. The mere fact that a master will treat a Christian slave as a brother or a sister was enough to make it disappear in its essence (while maintaining its economic benefits of an informal Social Security System); the essence of slavery became meaningless with this social equality in the church. The church at the time of Wilberforce had to advocate the abolition of slavery because the church was not living out this social equality inside of her. And the legislation of equality eroded the main message of the gospel, that social equality was voluntary. Transformation is not legislated. It is a result of redeemed people living out the Kingdom. It is true that in Wilberforce’s time, there were churches that no longer followed the practice of slavery but the legislation was needed because most of England was still practicing it. Even during British Raj, or their rule of India, this attitude to the poor was still prevalent. The British never considered the Indians as equal, even inside the church. The abolition of slavery by legislation also ushered in economic dislocations. Freed slaves now needed to find their own land and employment. Community was further eroded.

It was the envy of hard core communists. While communism was forced and legislated, church equality was not. Communism squelched entrepreneurial initiative. No one wanted to become rich because their wealth would be forcibly taken away. The equality of 2 Corinthians 8 was seasonal because Paul said, for now, because you have a surplus, it is your turn to give. Later, when you are in need, those who have a surplus will give to you. The bottom line is this, it was impossible for communism to achieve this without being born again. Born again people have been freed from their attachment to worldly goods. Only the church can institute this economic equality.
people still refused to share. There is enough food to feed the whole world; people just simply don’t care.

When we define poverty as the problem, we are putting the pressure on the poor.\(^4\) If greed is the problem then the pressure will be on the rich. God’s attitude to the poor is proof that poverty is not the problem: the poor are rich in faith and they are blessed, being heirs of the Kingdom. God however condemns the rich: it is harder for the rich man to enter the Kingdom than for a camel to enter the eye of a needle.

No Bias for the Poor

There is no bias for the poor in the Bible. God sees rich and poor alike, sinners needing salvation. The problem is simply that God will always find it difficult explaining the Kingdom to the outside world when in the church, the rich live with their wealth unmindful of many poor in their midst (not just among the Philippine churches but also the rich church in America vis a vis the poor church in the Philippines or Africa). It is therefore imperative that the church has the rich and poor together.

It is the rich who need the poor. The rich must seek solidarity with the poor in order that their spirituality will be authentic. I John 3 says

\(^4\)Many think the poor are lazy or are financial burdens. Often, evangelizing the poor is a means to somehow inculcate good moral values among them in order to lessen the criminality in the neighborhood. All these are wrong. Statistics show that the poor lift up the burden of the rich more than the other way around. The Philippines has more than ten million overseas workers (mainly domestic helpers, construction workers, nurses and seamen), and they remit over US$14 billion dollars annually to the country which is more than the net income of the top ten Philippine corporations. The poor are also good borrowers. The industry standard of 97% repayment in the microfinance is enough testimony to the bankability of the poor. In the SSS report, the greatest repayments of loans are among the poor and the highest defaults are among the rich borrowers. Asian Institute of Management, on the top business schools of South East Asia, published a study many years ago that showed that the core poor (poorest of the poor) have three jobs—which meant to survive they had to work three times the normal. The poor too give more than the rich. In over 25 years of work among the poor, this author has witnessed poor Christians giving easily more than 50% of their gross income while the rich struggle with giving 10% of their net income.
the spirituality of the rich is dependent on the way they treat the poor.85

“Any focus on Christian discipleship which consistently neglects the needs of the poor is a defective form of discipleship. Any spirituality that misses the poor is inadequate, deficient, and needs correction.”

–Roberta Hestenes

Conclusion

A United Church

Two things need to be attended to immediately. One is the unity of the church. The church worldwide has to become one as Jesus prayed so. Globalization86 is forcing us to work together and cooperate to solve problems only a united church can solve.87

85The rich need the poor, not vice versa. There are more than 300 commands in the Bible about helping the poor. 1 John 3 questions the spirituality of the rich this way: if anyone has a surplus of the world’s goods and finds a brother (in the church) in need and does not provide for him, does the love of Christ abide in him? The way we treat the poor authenticates our spirituality.

86There are three trends today: globalization, urbanization and marginalization. Globalization has made it imperative for everyone to work together and cooperate, or else.

Urbanization means most of the world now lives in cities and most live in slums. This has altered radically the face of cities. In some cities, there are more migrant people than local born. In that case, the typical western, postmodern city has become a majority pre-modern city populated by animists who don’t speak English. Migrant workers will be the central issue facing the church for generations to come.

Marginalization means the cities will rule, now that more people live in cities than in rural areas. And marginalization means that as more globalization and urbanization happens, the gap between the rich and the poor will grow wider and create a potential time bomb that someday will split out planet. Cities will be the new battleground; future wars will no longer be waged between states and nations, but between rich and poor inside cities. The pioneering edge of missions is no longer the tribes but tribes inside these big and modern cities.

87Dietrich Bonhoeffer went around Europe and America hoping to unite the church in order to prevent the outbreak of World War II. He believed the church should be united. So should we.
The church needs to be united too by bringing the rich and the poor together. We have separated the poor from the rich Christians. This way we need not be bothered by the scathing accusations of James about discriminating against the poor. We also need not worry about economic equality advocated by Paul and John which needs to be instituted inside the church—where the poor are cared for.

A Poor Church

To have the rich and poor together, the church as Thomas Merton urged, should give up her desire for wealth and power. With so much wealth and power, the church has lost her voice, no longer able to speak to the world about greed and injustice. Her wealth and power compels her to protect the status quo which allows her to be wealthy and powerful, the same status that also exploits and oppresses the poor.

The church must seek to be poor and preach the gospel to the poor (Luke 4.18). Paul gave the pattern for the church: by the grace of

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88We rely on lame excuses to easily disregard clear biblical commands when we explain why the poor do not come to our churches: the poor find it awkward being in our church because we have air-conditioning and carpets and have English sermons which they find difficult to understand, it is better if they have their own worship service elsewhere; and besides, we want to reach out to the wealthy who will be uncomfortable with so many poor around.

Historically, the church has sought to reach the wealthy and powerful for evangelism believing that if these people come to Christ, somehow, their wealth and power could be used to transform society. What has happened is that the church accumulated wealth and power to attract the wealthy and powerful. Even before they arrived in church, the gospel of the church was already compromised. The wealthy and powerful found a gospel in the church that could not speak against injustice and greed.

What the church failed to realize is that the lower one goes to, the higher God brings us. This is the law of the Kingdom. It is not by becoming rich and powerful that we reach out to the wealthy and powerful. It is by becoming humble and poor that God brings us to Kings, billionaires and celebrities as seen in the life of Mother Teresa. Most of the people coming to Christ too are from the poorest of the poor. It is where God is at work today. If the church is honest, that is where she should be too.

89Most of the people coming to Christ today are from the poorest of the poor. Ninety percent of the church now lies outside of the traditional Christian Western nations.
God, Jesus who though he was rich, became poor in order to make others rich. Without any vested interest in the present social order, the church can speak freely about world trade, minimum wage and migrant labor, pornography, war and other issues. But capitalism and materialism\textsuperscript{90} have co-opted her gospel, and she is now bad news to the poor.

The role of the church is not to help the poor, nor is the Kingdom a political agenda for solving poverty.\textsuperscript{91} Her role is to showcase the Kingdom inside her as a community where God reigns as seen by the solidarity between the rich and the poor, a church that celebrates jubilee,\textsuperscript{92} working ever onwards to shalom.

\textsuperscript{90}The church must resist the present social order. Capitalism thrives because of the pyramid principle: it takes a million people working and living like slaves to build a pyramid or to sustain the lifestyle of the family of the Pharaoh. The Indian caste system works the same way. The reality is this, only a few will enjoy wealth (today the rich 20\% own 80\% of all the wealth of the world) and no matter what one does, most of the people of the world will always remain poor and die poor. For the American middle class to enjoy their wealth, factories have to move to India and China to take advantage of cheap labor. In addition, stricter enforcement of migration laws, border crossings and visas are instituted to ensure the vast majority of these so called “slaves” do not enter this isolated and artificial paradise, and ruin the pyramid arrangement.

\textsuperscript{91}The Roman Catholic Church is wrong about the preferential option for the poor. She interprets it as a political agenda to eliminate poverty from the face of the earth, but allows her to keep her wealth. The option should mean the church gives up her wealth and seek to be poor with the poor, in order to be in solidarity with the poor.

\textsuperscript{92}Debts are canceled, prisoners set free, land made to lie fallow, and foreclosed lands redeemed for free and returned to their original owners.
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