A CONCEPTUAL FRAMEWORK FOR TRANSFORMATIONAL DEVELOPMENT:
DEFINITION, INDICATORS AND FA FACILITATION

INTRODUCTION

"Many reviews, discussion and white papers - in Japan, Europe, Africa, Latin America and the United States - evaluated the results of four decades of development assistance. There was broad agreement that the current system, having accumulated some 1.5 trillion in debt, has not produced results commensurate with resources expended. Disillusioned with the results, many development practitioners and institutions are actively exploring new and more appropriate approaches to development by which much more can be done for much less." (Sato and Smith in M. Griesgraber et al, Development of New Paradigms and Principles for the Twenty-First Century. [London: Pluto Press, 1996], 89)

Since the Second World War, the concept of development as aid or assistance has been largely defined and implemented without major consideration given to the influence of spiritual factors. During the first two decades of its life, the concept of development was identified primarily with economic growth and was concerned with the accumulation of commodities and wealth. And while the term "development" was, over time, applied to gains made in an increasing number of complementary areas of human existence, spiritual factors have tended to remain outside the development equation. This secularization of human development has weakened the tools of poverty alleviation by disregarding spiritual transformation - the foundation for all other facets of transformation within the lives of individuals, households, communities and nations.

The secular development perspective, with its focus on non-spiritual factors, draws heavily on expansive data gathered by the well-developed research programs of universities, governments, multilateral organizations, and private foundations. Often conducted by qualified social scientists, the research produces persuasive arguments, models, tools, and strategies that are standardized, published and shared with policymakers, practitioners and students.

The faith-based (Christian) development perspective, however, is neither well developed nor shared extensively. Hard data and researched evidence that might support the validity of such a world-view and practice are rarely available. Properly designed facilitation tools as well as impact-measuring instruments are equally hard to find. This realization has led an increasing number of Christian organizations and churches to enter the development dialogue. By implementing and researching development programs, these practitioners are contributing to the understanding and promotion of spiritual transformation as the central component of human development. Understood more broadly by the inclusion of the additional components mentioned in the discussion of secular development, the Christian development perspective has come to be known as transformational development (TD).

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1 The foundation for this introduction is a paper written by Dr. Makonen Getu of the Opportunity International Network and presented at the 2nd Christian Microenterprise Conference. The TTWG significantly adapted his paper to create the introduction for this compendium. We appreciate Dr. Russell Mask and Jason Trimiew of Chalmers Center for their substantial contributions towards this effort. We are extremely grateful to Dr. Getu for allowing us to take his excellent framework and thoughts and to revise them into this introduction. Those who would like getting the complete and unedited version of Getu's paper should contact him at makonen.getu@virgin.net
In May of 1998, Opportunity International developed a general framework for defining TD, characterizing its critical components and discussing the basic prerequisites necessary for its application to the field of Microenterprise Development (MED). Its attempt to enhance and promote an understanding of TD included the field research of four of its partners and the documentation of the results. Much of the research of these partners is included in the Transformation Assessment chapter of this compendium.

This introduction seeks to present definitions, indicators and methods for facilitation of TD, as well as a brief analysis of the challenges met in the process.

**DEFINITION**

Practitioners could agree that the last 50 years of development theory and practice have not produced a single, agreed-upon definition of development. Defining TD is no exception. Like the secular concept of development, TD is value-loaded, making it difficult to express a precise meaning. However, by exploring three different understandings of the concept it is possible to formulate a working definition that will anchor the rest of the discussion.

We begin with the following definition of *transformation*, which was given by a group of Christian leaders and theologians following a 1996 consultative conference in Chicago. It reads:

"Transformation is the change from a condition of human existence contrary to God's purposes to one in which people are able to enjoy fullness of life in harmony with God " (IFECOUR [ 1996], 7)

Another definition is given by Bryant Myers of World Vision International as follows:

"I use the term transformational development to reflect my concern for seeking positive change in the whole of human life materially, socially and spiritually . . . Changed people and just and peaceful relationships are the twin goals of transformation . . . Changed people are those who have discovered their true identity as children of God and who have recovered their true vocation as faithful and productive stewards of gifts from God for the well-being of all (Bryant Myers, *Walking with the Poor: Principles and Practices of Transformational Development* [Marynoll: Orbis Books, 1998], 3, 14)

The Opportunity International Network (OI) defines TD as:

“A deeply rooted change in people's economic, social, political, spiritual and behavioral conditions resulting in their enjoyment of wholeness of life under God's ordinances.”(Opportunity International: Transformation Indicators Paper [unpublished document: 2000])

God's design, and people conforming to it, are two common concepts that are advanced by these definitions. More specifically, these definitions not only embody the broader impact areas of secular development, but also hold them accountable to a greater purpose for human existence. In other words, TD concerns change in all aspects of life - economic, social, political, spiritual and emotional - with a clear understanding of the ultimate purpose and goal of such development. TD deals with the whole person. Every person is inherently an economic, a political, a social and a spiritual being at one and the same time. The transformation of the whole person means the simultaneous death of the old and the living to the new.
Herein lies the interaction between spiritual transformation and TD. Because God's purpose and design for human existence implies spiritual transformation, development theories and programs that do not address an individual's personal relationship with Christ are inadequate.

While this central point of TD is critical to our working definition, we must also remember, with equal passion, the multiple relationships that also must be reconciled to God's intended purpose and design. There are four major areas of reconciliation that Christians recognize must take place for holistic TD to occur. These are the reconciliation of people to God, people with themselves, people with their neighbors, and people with the rest of creation. (Food for the Hungry's Vision of Community [L1, 4, 1999])

Therefore, while the TD process is ultimately dependent upon the individual's reconciled relationship with God, the practical expression of all four reconciled relationships is the interaction that development theory and practice has with God's divine purpose and design. The extent to which current development tools and methods contribute to the reconciling of these four relationships becomes the basis for the development of new tools which can comply more fully to the requirements of TD.

In the following section, the discussion will turn to how our working definition of TD can be applied to the development tool of MED. Specifically, we seek to understand how the players in this field - Christian microfinance institutions, as represented by their boards, staff, clients, and the churches they interact with, can be aware if TD is taking place. Since the many tools reviewed in this compendium were designed to enable TD to take place, it is critical that we have a common understanding of what that means. As practitioners, we work from the assumption that although MED is just one development tool that focuses on a specific development intervention, its potential for contributing to the reconciliation of all four broken relationships is significant.

**TD INDICATORS**

In order to guide this discussion of TD indicators, the following diagram has been adapted from Walking with the Poor (Myers, 118) to fit the particulars of MED as a tool of TD. Specifically, each relationship in need of reconciliation has a certain indicator that gives insight into the extent of TD impact. In addition, each relationship is accompanied by verse that highlights specific aspects of God’s purpose and design for that relationship.

**Reconciled Relationships**

Transformational Development Indicators for MED

2 Corinthians 5:17-18 – If anyone is in Christ, there is a new creation: everything old has passed away; see everything has become new! All this is from God, who reconciled us to himself through Christ…

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<th>Empowerment Indicator</th>
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<td>• Relationship with God</td>
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Philippians 2:3-6
Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves. Let each of you look not to your own interests, but to the interests of others. Let the same mind be in you that was in Christ Jesus...

Galatians 4:4-7 But when the fullness of time had come, God sent his Son, born of a woman, born under the law, in order to redeem those who were under the law, so that we might receive adoption as children. . . So you are no longer a slave but a child, and if a child then also an heir, through God.

Isaiah 61:4 They shall build up the ancient ruins, they shall raise up the former devastations; they shall repair the ruined cities, the devastations of many generations.

Such a list is not exhaustive but gives us a starting point to examine the extent of MED's TD impact by highlighting critical indicators. As indicated above, four suggested areas to look for TD impact are:

- Abundance
- Empowerment
- Service
- Character

In the same way that Robert Chambers describes poverty as entanglement (Chambers, *Putting the Last First* [1983], 110), broken relationships work in tandem to produce the messy world that we live in. Conversely, the restoration and healing of one broken relationship can have a positive impact on other damaged relationships. By focusing our MED efforts on addressing specific areas of brokenness, we have hope that positive transformation in one area will likely give impetus to transformation in others.

It should also be restated, that the central relationship - the one between people and God - is the crux of TD. *Spiritual transformation* - the restoring of our relationship with God through a personal belief in Christ's redemptive work on the cross - is at the heart of TD and is its most necessary component.

**Abundance Indicator**

"The affluence of Western man is a new and unique phenomenon. In the past several centuries he has broken loose from the shackles of a world bound by abject poverty and recurring famine and has released a quality of life which is made possible only by relative abundance."(Douglas and Thomas [1973], 58-59)

For this indicator, abundance refers to the generation and stewardship of resources necessary for the reduction or eradication of economic poverty. The assumption is that under normal conditions, increasing the amount of resources available should enable individuals, households, communities and nations to reduce material poverty.
The abundance indicator will indicate the extent to which economic gain has been directly influenced by access to MED. Extending the assumption we can say that with greater incomes, the poor are increasingly able to meet their life-cycle, emergency and investment needs, thereby promoting a higher standard of living.

Abundance, however, does not suggest that the poor accumulate material possessions in mass. Rather, the discussion revolves around the clients' ability to create multiple opportunities to secure surer economic footing in both the short and long-term. This security should also be able to extend to the household, community and national levels as the indicator is scaled up to account for expanding circles of impact. In essence, this indicator is a measure of economic freedom that can be enjoyed at multiple levels of society. It deals with both the quantity and the quality aspects of life, not just more but also better. Practically, the abundance indicator can be measured in part by things such as levels of income, levels of personal investment and other general standards of living measurements.

In its application to TD, the abundance indicator suggests that God has given humans a role in the generation and stewardship of wealth. Moreover, God has provided sufficient resources (existing and yet to be created) for sustaining human life. Brief mention should also be given to the issue of responsible stewardship as it applies to environmental concerns. God's resources are not to be irresponsibly used in a way that perverts humanity's God-given role and contributes to environmental degradation.

In conclusion, God, the Creator of all things, has willed that his image-bearers reflect that creativity as applied to the natural world. God, the owner of all things, has willed that men and women take an active role in the stewardship of existing and created resources. The broken relationship between people and creation is reconciled and seeds of transformation are sown as people generate more wealth and put it to proper use to increase the quality of their lives.

Empowerment Indicator

"Destinations and risks are what politics is about, and power is simply the ability to settle these matters not only for oneself but for others... The crucial qualifications for exercising political power is not some special insight into human ends but some special relation to a particular set of human beings." (Walzer [1983], 287)

Around the world, poor people are often politically oppressed, economically exploited, socially marginalized and neglected, spiritually bound, and culturally inhibited. Women, in particular, are even more oppressed and marginalized by traditions, cultural practices and political discrimination. Rarely are they (or their views) listened to, which means they almost never participate in the affairs that most directly influence their lives. As a result, development is silenced along with the numerous constructive and creative ideas that go voiceless.

Empowerment assumes that freedom becomes a reality in the lives of poor people. But what is a TD understanding of this freedom? More specifically, how can we measure the extent to which empowerment has taken place?

One aspect of empowerment concerns how humans view their own existence. The value or self-worth one places on their own life reflects how empowered they feel. Marred by sin, this relationship can assume the characteristic of either self-loathing or self-indulgence. For reconciliation to take place, a new identity must be discovered in the knowledge that humans bear the image of God and are infinitely valuable to him. Empowerment, in this sense, is about living in the presence and with the power of Christ, no longer as an orphan, but as an heir. Discipleship and maturation in Christ "empowers" one to live confidently in the assurance that life has meaning and purpose.
In another sense, empowerment is also very much about gaining freedoms in the social and political spheres of life while breaking loose from the entanglement of powerlessness, vulnerability and isolation. This means that social and political participation increases along with levels of influence that poor people can have in decision-making, especially for women. Empowerment also implies that the poor are increasingly taking control of the TD process and are being held accountable for the outcomes.

Microfinance, as a tool of development, goes to great lengths to empower participants to both express self-worth in vocation as well as to gain social and political influence. As a tool that promotes self-employment, MED gives people an opportunity to work an expression of vocation divinely authored and one that contributes to self-esteem. As a tool that makes financial services accessible to an under-served population, MED can expand a client's chances of securing social and political influence as their business grows and increasingly meets community needs.

**Service Indicator**

"The deeper reality in obedience is the kind of spirit it works into us. It is a spirit that crucifies greed and covetousness. It is a spirit of compassion and outreach. It is a spirit of sensitivity and trust. Once this inner disposition has taken over our personality, material blessings cannot hurt us, for they will be used for right purposes. We will recognize material goods to be not for us alone, but for the good of all." (Foster [1998], 24)

The service indicator refers to the extent to which clients have used microfinance services (or gains from it) to sacrificially serve others in their community. Specifically, it should indicate how clients have become agents of change in their communities by highlighting their areas of contribution, which have in turn contributed to overall community progress. This indicator should also measure how the microfinance service has prompted the client to embrace humility, honesty and integrity as the standards for relating to others. In both cases, linkages should be made to any aspect of the microfinance service that encourages clients to think beyond the immediate consumption of the service and instead to apply gains made as a result of the service onto others.

As God exists in relationship, so we too were made to live in relationship with each other. Applying this thinking to MED we see two particular issues emerge. The first regards the fact that enterprise transactions involve relationships with others. How entrepreneurs relate to their employees, customers, even competitors, can be used as a measurement for TD. Are they treating others within their business circles with humility, honesty and integrity?

A second issue concerns how clients might look beyond their enterprise circle to the larger community that surrounds them. Because MED helps them to generate and steward resources, it will be important to see how such gains are used to impact the lives of others within and outside the community. Is it the case that the clients' perspective on social responsibility encompasses love, mercy and compassion in the same way Jesus' did? The move from a position of recipients to a position of givers is a tremendous indicator of holistic transformation.

It should also be noted that restricting "gains made" to an economic interpretation would not completely satisfy our definition of TD. Service within the community embodies both the material gains transferred from the consumption of MED, as well as the manner by which they are transferred. How is the client expressing humility, trust and integrity and love in their interaction at the household and community levels?
Character Indicator

"Nicodemus said to him, "How can anyone be born after having grown old? Can one enter a second time into the mother's womb and be born?" Jesus answered, "Very truly, I tell you, no one can enter the Kingdom of God without being born of water and Spirit. What is born of the flesh is flesh, and what is born of the Spirit is spirit." (John 3:4-6)

The character indicator begins to take shape when a person dies to their sinful nature and begins a new life under the Lordship of Jesus Christ. In many ways, empowerment and character are closely intertwined. A significant aspect of character transformation is the new work of the Holy Spirit in the believer's life. The Holy Spirit's indwelling work begins with the awakening of a heart dead to sin but continues on through the process of sanctification. Experiencing this newness of life means recognition that the old order of things has passed away and a new order has been introduced. While the battle may rage on in the flesh, the new believer is truly a creature of new values, beliefs and practices and TD is measured as to the extent to which these standards increasingly direct the life of the individual. Scripture gives a clear list of baseline measurements in the fruits of the Spirit (Gal 4:22, 23).

As has already been discussed, and as indicated in the diagram, all other relationships are essentially outward expressions of a believer's relationship with Jesus Christ. Because Christ has modeled perfect character and is now at work within us, we can assess the impact of TD by the degrees to which "our attitude is the same as that of Christ Jesus." Christ is the shaper of all positive character and as our relationship with him deepens, so we too will be shaped to reflect his values, beliefs and practices.

In essence, our very worldview will be changed as our thinking is transformed and we become obedient to "the mind of Christ." This, in turn, will be reflected in how a person responds to family, community, and culture. Does evidence emerge of an increase in accountability, faithfulness, stewardship, and integrity?

With regards to the development tools of MED, the central aspect of our character development revolves around the extent to which the financial services give users an opportunity to respond to the message of salvation. The issue becomes whether or not people find fullness of life in Christ as a result of the services they are receiving. While some changes in values, beliefs and practices will be immediate; others will ebb and flow over time. When a client makes a personal commitment to serve and follow Jesus Christ, she/he becomes all the more open to the fullness of TD.

THE AGENTS OF TD

By now it should be clear that the work of TD is the work of the Holy Sprit. As we move the discussion to the facilitation of TD it is important to restate that while the microfinance institution (MFI) is an agent in this process, it is not responsible for TD. Although we have only alluded to it briefly, it should be noted that TD will not be consummated or complete until we stand in the presence of Christ at his second coming. These acknowledgements, however, should not promote complacency, but rather, should keep us striving; knowing that the task before us is a divine one, and one that is assured ultimate and eternal success.

But any discussion of the agents of TD that does not mention the role of the church would be ignoring the only institution that has a divine mandate of leading the charge in promoting spiritual change within the world. Because of this, MFIs must actively engage the local church to participate in transformation. Without a committed church - and this could be for lack of vision on either side - the TD process cannot be successfully implemented. There is no question that the Church must be involved in every attempt at TD.
MFIs can also form strategic alliances with other governmental and non-governmental entities that provide specialized skills such as health, adult literacy, etc.

FACILITATION OF TD

The following section suggests ways in which MED programs can promote TD in a more meaningful, effective and lasting manner. Specifically, practical tools and methods have been offered for each of the impact areas noted above.

There is always a danger in offering practical applications to something that has been difficult to define in the first place. The following suggestions should, of course, be taken in the context of an MFIs current mode of operations and should not limit the creativity of practitioners to literally "think beyond the box" as it pertains to the suggestions below. The reader should view the following as a framework for implementation; gleaning the appropriate principles, while also contextualizing the applications.

Abundance

**In general . . .** MFIs should conduct themselves with the understanding that the resources of the program are God's and should be stewarded toward the generation of new resources to steward. MFIs should recognize that God's intentions for humans involves work as a part of our humanity that can be celebrated and promoted through the provision of financial services. MFIs should promote the faithful stewardship of resources both internall and amongst its clients.

- **Advocate for favorable macro-economic conditions.** Many economies have regulatory frameworks that are not conducive to the needs of microentrepriseurs or those institutions that desire to serve them.

- **Promotion of savings.** Savings is a valuable tool of MED and should be encouraged through deposits in the MFI (where possible) and formation of Rotating Savings and Credit Associations (ROSCAs) or Accumulating Savings and Credit Associations (ASCAs).

- **Client training.** Business Development Services (BDS) target the extra-financial needs of MFI clients from basic accounting to sector-specific skills training to product promotion, market diversification and proper utilization of generated resources.

- **Staff training.** As staff members increasingly serve as social development and TD facilitators, along with their role as credit officers, opportunities arise to equip them for interaction with clients beyond financial transactions.

- **Operations review and evaluation.** Although standard procedure, this deserves mention here because it not only has the potential to increase efficiency but it communicates the principles of stewardshi to clients

Empowerment

**In general . . .** MFIs should support client groups' efforts to gain social and political influence where the current situation is oppressive and marginalizing. MFIs should strive at every turn to affirm the value of each client's life in more than just economic terms. As they respond to the plight of the poor, MFIs need to be engaged socially and politically.

However, they also must balance their external involvement with the recognition that their rim function is to provide microfinance services to their clients.
• **Staff training.** Gender issues and political involvement can be testing grounds for staff- they can also be opportunities to share God's stand on difficult issues.

• **Client training.** Client meetings can be used as educational forums for discussion of a wide variety of issues that can include discipleship and maturation in a Christian world and life view. In addition, exposing clients to other programs through visits can provoke creativity through a cross-pollenization of ideas and experiences.

• **Advocacy.** MFIs can organize and educate clients to advocate for social change. When necessary, MFIs can use their clout and position to stand on behalf of their clients in the midst of injustice and oppression.

• **Local church and partner training.** MFIs can take opportunities to train local churches and other partners for effective partnerships in facilitating TD.

### Service

In general . . . MFIs should embody not only a spirit of community involvement, but should conduct themselves with humility, honesty and integrity in all of their relationships. MFIs can engender an attitude of service both in the communities they serve and by encouraging staff to get involved in appropriately supporting their own community's initiatives.

• **Financial support.** MFIs can support community initiatives both in financial and inkind support.

• **Technical support.** Because of the resident knowledge embodied in an NM staff, an MFI may be well positioned to provide technical support services to community initiatives.

• **Client training.** Training opportunities can be created in order to promote loving and sacrificial service at the household, community, and church levels as a result of gains made through the regular use of financial services.

### Character

In general . . . MFIs must seek out every appropriate opportunity to allow clients to respond to the message of salvation and to grow in Christian maturity. MFIs should actively demonstrate a faith commitment internally and publicly where possible.

• **Staff development.** Bible studies and times for prayer and fasting are appropriate for MFI staff.

• **Client development.** WI staff should seek out appropriate times for Bible studies and times for prayer and fasting (both with the clients and on behalf of them). Christian literature can also be made available to clients and, as appropriate; can be included in the WI's literature.

Obviously, not all possibilities are included in these tables. Only the creativity of the MFI and the communities where they work will be limiting factors in implementing a program that works toward the reconciliation of people's broken relationships.

It is worth mentioning again that the church has a significant role to play in a microfinance program's "success" in achieving balanced integration of TD. In many cases, the church will be the one to provide the spiritually nurturing environment that complements the financial service of the MIR. Therefore,
both the MFI and the church need to see themselves as strategic partners in Kingdom building, recognizing each one's "limitations" and utilizing each one's "strengths."

**CHALLENGES**

Defining, measuring and facilitating the TD process are not easy tasks. In this section some general challenges to TD are considered.

**Donor pressure**

Donor partners constitute a broad range of religious and non-religious affiliations. The latter (and sometimes the former) do not want their money to be used for promoting TD activities as we have defined them. Although this is an understandable position and has to be respected, such pressure should not stop us from being concerned with growing in our understanding and facilitation of TD.

Our objective should be the education of our donors in an understanding that spiritual and material investments are not mutually exclusive. It is our challenge to convince them that an investment in spiritual transformation is an integral part of along-term economic development plan. Through documented gains in TD, we should also be able to convince the secular world that neither people nor their development is intrinsically secular.

**Socio-political contexts**

Programs are implemented in different socio-political contexts, some of which do not allow for the open spreading of the Christian faith or discourage private enterprise development. In such contexts, openly working to facilitate TD might cause undesirable antagonisms and conflicts. Under such circumstances, MFIs need to be strategic in their efforts and bathe the process in prayer.

**Sustainability requirements**

Microfinance institutions are business entities. Ensuring that they achieve operational and financial self-sufficiency within the shortest possible time is a primary objective. The implication of this for MFIs is that every reasonable attempt must be made to minimize costs in order to increase the rate of profitability and sustainability. "Reason," however, must be tempered by the thrust of this paper - TD and its costs are an integral and non-negotiable part of providing financial services. In other words, we should not allow our focus on efficiency to hinder us from facilitating TD.

In addition, we need to challenge the perception that sustainability and TD are incompatible development objectives. The truth is that there is a positive correlation between the two. As TD takes place, it leads to increased financial discipline (lower arrears and portfolio at risk rates), lower rates of fraud, increased accountability, productivity and stewardship.

**Skills requirements**

Measuring and facilitating transformation requires that the right tools and techniques are available and readily employed. Of paramount importance is the role played in TD by the loan officer. Appropriate members of staff within an WI need to be trained and adequately equipped with the relevant knowledge and skills in order to facilitate TD. Some of these skills include the ability to assess and monitor transformation through the use of contextualized tools.

**Inter-denominational diversities**
In spite of the treasure that inter-denominational collaboration brings, facilitating spiritual transformation from divergent doctrinal stands can be difficult. For example, issues that have to do with choosing Christian literature, curriculum and speakers could be a source of contention and conflict if intolerant denominational bias influences decisions. It is therefore important to develop an inclusive implementation strategy without jettisoning biblical truth.

Cultural barriers

Culture is contextualized and dynamic. Any given culture has elements that promote TD and elements that retard it. Transformation is about harnessing the former and changing the latter. Interpretation becomes tricky and sensitive as one cultural perspective is filtered through another. The reception of TD messages and the effect they render depends a lot on how the messages are contextualized and communicated. Implementers working within cultures other than their own ought to be observant, sensitive, attentive and responsive to changing cultural dynamics and guard themselves from cultural ignorance that might complicate the facilitation of the TD process.

CONCLUSIONS

As previously asserted, TD is a value-loaded concept without a single definition. As such, it will be difficult to arrive at absolute and conclusive measurement tools. It is, however, possible to agree on some general concepts that capture its overall vision and the implications for its facilitation. The definitions, indicators and facilitation guidelines suggested in this paper, along with the overall contents of this compendium, hopefully will contribute to greater consensus and more collaboration among Christian practitioners in the MED arena.

We started this discussion with the recognition that transformation involves people changing to conform to the design and purpose for which God created them. We then looked at how TD is really the process of reconciling broken relationships between people and God, themselves, others, and Creation. MED is a tool that targets a specific development need but also has the potential to impact all four broken relationships, thereby allowing holistic reconciliation to take place.

It is this idea that makes transformation an inherently radical concept. Radical because it not only attempts to address the needs highlighted by secular development, but reaches deeper to touch the root of our problems. It is about bringing abundance, empowerment, service, and character into the economic, social, political, and especially spiritual aspects of poor and disenfranchised people's lives everywhere.

The task looms daunting before us. But surely the steps are more clearly defined when we return to Jesus' proclamation in the temple concerning the nature of his ministry. Quoting Isaiah, Jesus articulates the goal of TD when he says, "The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor." (Luke 4:18-19)

2 All Scripture references in this introduction are taken from the New Revised Standard Version.