Several weeks ago the news highlighted an event of great interest to the work of economic development. The Nobel Peace Prize for 2006 was awarded to Muhammad Yunus of Bangladesh for his revolutionary microcredit program. His Grameen Bank has loaned almost $6 billion to more than 6 million borrowers. The Nobel committee’s news release states that Yunus’ simple, yet revolutionary idea of loaning tiny sums to poor people looking to escape poverty by starting businesses “has spread around the globe in the past three decades and is said to have helped more than 100 million people take their first steps to rise out of poverty.”

Yunus was honored in 1998 by Brigham Young University with an honorary degree. Reportedly, this was the first honorary degree he had received, at least in the western world.

Yunus’ Grameen Bank had its beginnings in a small Bangladesh village in 1974. Yunus, a young economics professor on a field trip, saw the possibility of making very small loans to help poor people rise out of poverty. He assumed that these borrowers would work hard and pay back the loans. That assumption proved correct.

The Nobel Peace Prize citation states, “Lasting peace cannot be achieved unless large population groups find ways in which to break out of poverty. Microcredit is one such means.”

Enterprise International knows the truth of that statement and, in its own way (enlightened by the principles of the restored gospel), has made its own great contribution to that blessed goal. I was thrilled to read in your annual report that EMI partners provided more than twenty-three thousand loans to small businesses in 2005, loans beginning as low as US$40 and averaging just US$139. That is microcredit in a great cause!

Your chairman, Menlo Smith, asked if I would speak about the importance and value of humanitarian assistance for both givers and receivers, perhaps flavoring my remarks with some of my personal experiences and insights. I am very pleased to do so.

The commandment to give to the poor has been with us throughout recorded history. We read in the Old Testament: “For the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.” Part of John the Baptist’s message of repentance was “he that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise.”

Notwithstanding the importance of this duty toward the poor, it comes second to another duty. The Lord’s plan for the care of the poor and needy commands and then presupposes that each of us will provide for ourselves and our families, as far as we are able. This includes caring for the members of our own households—parents caring for children and children caring for parents.
Thereafter, we care for the poor members of our faith, and then extend our assistance to others as far as our means permit.

Traditionally, religions have taught men and women to worship a god who commands them to love one another and to serve one another. But today there are a host of pseudoreligions that teach men and women to worship themselves and to celebrate their worship with the sacrament of self-indulgence. True religion preaches responsibility, teaching us to give. Modern counterfeits preach rights, teaching us to take. True religion produces a citizenry educated to serve; modern counterfeit produce a citizenry educated to demand service.

Self-reliance means to work to provide for oneself to the maximum extent of one's ability. "In the sweat of thy face shalt thou eat thy bread," the Lord told Adam.5 Our responsibility to provide for ourselves and our families is a vital principle in our relationship to God, to one another, and to civil government. Latter-day Saints expect to work for what they receive; the only handout they desire is opportunity.

In The Church of Jesus Christ of Latter-day Saints we have three different ways of giving to the poor, each of which is consistent with our guiding principle of self-reliance.

1. First, we have a welfare program, which members support by fast offerings. This welfare program, which is targeted almost exclusively to members of the Church of Jesus Christ, is managed through local leaders and through general church officers and professional staff.

   The key person among our local leaders is the bishop of the ward, a lay-priesthood shepherd of his flock who determines which members will receive assistance and how much. The bishop also gives work assignments to those who are assisted. This arrangement counters what one expert has called a “psychological dependency” that “has perverted both public and private morality, [and] foster[ed] a climate of powerlessness, irresponsibility, and resentment.”6 It honors the principle of self-reliance and helps with the larger spiritual objectives of this kind of assistance to the poor, namely, that “independence, industry, thrift, and self-respect be once more established amongst our people. The aim of the church is to help people help themselves.”7

   The general officers and professional staff of the church facilitate the church’s welfare program by providing an extensive network of production, storage, and distribution facilities. We do this so that assistance can be given, as much as possible, by the distribution of food rather than by the disbursement of money.

   The primary focus of church assistance for the poor and needy has always been to alleviate distress on a temporary basis. Consistent with that mission, the assistance given to each recipient is tailored to the needs of that particular individual. Unlike most public assistance programs, there is no standardized amount or entitlement and no fixed duration for assistance.

2. Second, the church has a very extensive humanitarian services program, which is administered in a way to make it distinct from church welfare. I want to highlight the differences between welfare and humanitarian assistance because I have noted that many who are aware of these two programs, even including many who contribute to them, are not aware of their differences.
In contrast to welfare assistance, church humanitarian aid is intended primarily for those who are not members of The Church of Jesus Christ of Latter-day Saints. It is distributed without any strings attached. To avoid any risk that humanitarian aid might be misunderstood as a subtle inducement for recipients to join the church, humanitarian aid is not distributed by bishops nor other local leaders, by proselyting missionaries, nor through the church’s missionary organization. The church does not seek “rice Christians.”

Humanitarian assistance is a loving gift to help those in need without regard to their religious beliefs or interest in Mormonism. It is separately administered by professional workers and by specially-called humanitarian missionaries.

Our church’s humanitarian assistance is very extensive. A few years ago we announced that since 1985 the church had been involved in more than 2,300 humanitarian projects in 137 countries, contributing more than $170 million worth of humanitarian assistance. Since that announcement those figures have increased significantly.

Church humanitarian aid involves a wide variety of initiatives, including cash grants to repair the devastation of earthquakes, medical assistance, wheelchairs, vocational and skill training, clean water projects, neonatal care, clothing, food to relieve hunger, body bags following great natural disasters, and the rebuilding of facilities after tidal waves such as the tsunami that devastated Southeast Asia.

Where possible, the church’s humanitarian projects are designed to help strengthen individual self-reliance and local autonomy instead of merely providing a hand-out. Whether the assistance is welfare to members or humanitarian to nonmembers, we are convinced that we must always give in ways that do not degrade. And we do not publicize our humanitarian efforts. As Gordon B. Hinckley, former president of The Church of Jesus Christ of Latter-day Saints, said last year, “In the terrible tsunami disaster, and in other disasters incident to conflict, disease, and hunger, we have done a great and marvelous work assisting others without worrying about who gets the credit.”

3. I come now to the third type of giving to the poor by Latter-day Saints. This is not done by the church. This is the type of people-to-people help epitomized by the work of individual saints and by the work of organizations like Enterprise Mentors International.

There are thousands of examples of assistance to the poor by individual Latter-day Saints, hundreds known and accomplished by people present in this gathering. I cite but one, a touching example I observed in the Philippines. While holding a local conference in Cebu, I met an older lady who was introduced to me as a returned missionary. Later someone told me about her case. She desired to serve an eighteen-month mission, but she had no savings or income to support herself, and the church’s missionary fund is not available to support senior missionaries. She did have a small home, in which she expected to live out her remaining years. In a marvelous example of the spirit of self-reliance, she sold her home and used the proceeds to support herself for the entire period of her missionary service. When she completed her mission, she returned to nothing, but other saints filled the gap with an individual project. The Elder’s Quorum in her ward, honoring her great example of sacrifice and service, joined their efforts to build a home for her. She lives in that home today.

Some of the greatest—perhaps even the most extensive—assistance given by Latter-day Saints is through organizations not specifically related to the church but supported by the generosity of great people motivated by Christian doctrine. We read in the Doctrine and Covenants of The Church of Jesus Christ of Latter-day Saints: “For behold, it is not meet that I should command in all things; for he that is compelled in all things, the same is a slothful and not a wise servant; wherefore he receiveth no reward. Verily I say, men should be anxiously engaged in a good cause, and do many things of their own free will, and bring to pass much righteousness.”

Here I praise the marvelous work of Enterprise Mentors International—not just the quantity of it but the way it is done.

Your remarkable work in assisting families that struggle for self-sufficiency by providing training, character development, counseling, mentoring, and small loans, is notable for the fact that it is done in such a way as to help those you assist “to attain a self-reliant livelihood through small enterprise activities and educational development.”

Self-reliance means to work to provide for oneself to the maximum extent of one’s ability.
As founder Menlo Smith’s most recent letter states: “EMI continues to cure poverty worldwide, one family at a time.”

Earlier this year Menlo Smith outlined some basic principles of fostering self-reliance:

• Help people help themselves.
• Give a hand-up—not a handout.
• Self-respect is an essential element of character.
• An improved life is dependent upon improved character.
• Character development is a spiritual process that can only be learned by example infused with love.

He added, “We just stick to those principles essential to success in helping people while striving to avoid making them casualties of our compassion—an ever present risk in this business.”

These principles and practices are entirely consistent with Christian teachings, and I salute you for that, Richard C. Edgley, a member of the Church of Jesus Christ’s Presiding Bishopric, gave a wonderful statement of this principle:

The principles of self-reliance and giving that seek to avoid a culture of dependency are not unique to our Latter-day Saint culture. They have been recognized and applied by many others. For example, my friend, Robert Woodson, who has done such notable work in his black community in Washington, D.C., and throughout the nation, has said: “A true act of compassion does not require the surrender of self-respect in exchange for assistance. The principle of reciprocity should guide the philanthropic exchange just as it guides exchange in the market place. People who are constantly on the receiving end, who have never been given the opportunity to reciprocate, will in due time despise not only the gift, but also the giver. Grassroots leaders and healers always require and demand a return on their investment from the people they assist. Passive recipients make ‘good clients’ but ‘poor citizens.’”

On this same subject, Dr. Rachel Naomi Remen, a clinical professor at the University of California in San Francisco, California, has made a persuasive distinction between helping people and serving people: “When we help we inadvertently take away from people more than we could ever give them; we may diminish their self-esteem, their sense of worth, integrity, and wholeness. . . . When you help someone they owe you one. But serving, like healing, is mutual. There is no debt. I am as served as the person I am serving. When I help I have a feeling of satisfaction. When I serve I have a feeling of gratitude. These are very different things. . . . We can only serve that to which we are profoundly connected, that which we are willing to touch. This is Mother Teresa’s basic message. We serve life not because it is broken but because it is holy. . . . I think I would go so far as to say that fixing and helping may often be the work of the ego, and service the work of the soul. They may look similar if you’re watching from

Humanitarian projects are designed to help strengthen individual self-reliance and local autonomy instead of merely providing a handout.

“Self-reliance is a basic condition of self-esteem. It affects our confidence and our ability to achieve. It is difficult for us to feel good about ourselves and to feel our divine nature when we inappropriately rely on others to sustain and support us for our temporal or spiritual needs.”

As I said in a worldwide conference talk three years ago: “The growth required by the gospel plan only occurs in a culture of individual effort and responsibility. It cannot occur in a culture of dependency. Whatever causes us to be dependent on someone else for decisions or resources we could provide for ourselves weakens us spiritually and retards our growth toward what the gospel plan intends us to be.”

The culture of dependency hurts the spiritual progress of many members and retards our efforts to establish the church in some developing nations. The Christian culture of individual responsibility is only possible for a people who seek to overcome dependency. We see many examples of such efforts among our members. Thus, in a recent visit to our Missionary Training Center in the Philippines, I met a missionary whose mother had saved all her life to pay for her child’s mission. When she brought this missionary to the MTC, she also brought the entire cost of her child’s mission and paid it in advance.

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the outside, but the inner experience is different. The outcome is often different, too. . . Only service heals.”17

The ultimate goal of the church’s welfare and humanitarian services is to provide needed assistance in such a way as to correct spiritual deficiencies: doing away with the evils of a dole and helping people by providing opportunities to work in order to enjoy independence and self-respect. This principle was taught eloquently by Marion G. Romney, a former leader of the Church of Jesus Christ: “The prime duty of help to the poor is not to bring temporal relief to their needs but salvation to their souls.”18

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**ABOUT THE SPEAKER**

*Dallin H. Oaks* is a member of the Quorum of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints. Prior to this calling in 1984, Oaks was a justice on the Utah Supreme Court. Oaks has served as president of Brigham Young University and on the boards of numerous organizations, such as the Public Broadcasting Service and the Polynesian Cultural Center. From 2002 to 2004, Oaks served as area president in the Philippines, but his work in the church includes interaction with welfare and humanitarian services throughout the world.

This article is adapted from Oaks’ speech given to Enterprise Mentors International on 27 October 2006.