

The Rev. Christine Love Mendoza
The Episcopal Church of the Good Shepherd
The Twentieth Sunday after Pentecost, October 2, 2016
Luke 17:5-10

Holy Spirit of God, may the refining fire of your love, reach into our hidden, inmost places and make us one Spirit with you. Amen.

It often feels as though, in order for any of us to make any sort of significant impact in this hurting world, we need far more resources than we currently possess. Our hearts ache when we see and hear stories in the news of those who lives seem to exemplify Thomas Hobbes' description of the life of man as "nasty, brutish, and short." These stories of violence, resentment, and hard choices describe lives filled with disappointments, struggle, and sorrow.

From across town and across the world, we are brought stories of famines, repressive control, poverty, war, hatred, and all other manners of debasement and dehumanization. In the face of all of this, so often we collapse into defeat and helplessness - I know that I do. We ask ourselves, how can I possibly make a difference? How can any one of us change this tidal wave of misery?

Because, these problems are big, thorny, and complicated. They require more than merely any one of us to fix them. These problems need all of our collective efforts. And yet, we each do have our small, individual roles to play.

One of the more interesting things for me about how the internet has developed over the decades has been how it facilitates collective work. By providing platforms for all sorts of people who may otherwise be separated by the distances of geography, culture, race and socio-economic difference to come together to accomplish things far greater than any could have accomplished on their own.

Think about how Wikipedia has democratized knowledge and become the largest and most popular general reference work on the internet. Rather than segregating knowledge into bound encyclopedias that only a few could easily access, this online encyclopedia marshals the resources of any and all who have specific knowledgeable into an enormous databank that may be used by anyone with internet access. Currently, Wikipedia consists of more than 40 million articles in more than 250 different languages. Any person with knowledge on a topic may submit and edit content, which is then curated by experienced volunteer editors.

This kind of effort is called crowd sourcing: the process of obtaining needed services, ideas, or content by soliciting contributions from a large group of people, especially an online community. In this way, each individual's contribution is joined with other's contributions and results in a much larger whole. Crowdsourcing is a way in which your or my small offering can make a big difference.

In 2007, I got interested in the burgeoning concept of microlending – the extension of very small loans issued by individuals rather than banks. These microloans are most often given to impoverished borrowers who typically lack collateral, steady employment, or a verifiable credit history. They are designed to support entrepreneurship and alleviate poverty in areas where traditional employment opportunities are hard to find and they often are focused on empowering women, and uplifting entire communities by extension.

Microlending came into more mainstream awareness in 2006 when the economist Muhammad Yunus was awarded the Nobel Peace Prize for his work in providing microcredit services to the poor in Bangladesh. Known as the “Banker to the Poorest of the Poor,” Yunus started by lending small amounts to destitute basket-weavers. He discovered that microlending can support and enhance the quality of life not only for individuals and their families, but also for entire communities. In these impoverished countries, it takes only a little bit of money to make a huge difference.

After learning a bit about microlending, I got interested in the international non-profit online organization called Kiva. Kiva provides a crowdfunding platform that allows people to lend money to low-income entrepreneurs around the world. Since 2005, 1.5 million Kiva lenders have funded more than a million interest-free loans to the world’s poor, totaling over \$900 million lent. More than 2 million borrowers from 82 countries have received loans from Kiva lenders. What’s more, they have a 97.1% repayment rate – that is an amazing default rate of less than 3%, which is in line with customary collateral-based bank lending in the U.S. These loans are crowdfunded in that individual lenders fund a loan in \$25 increments. As the loans are repaid, lenders receive deposits to their Kiva account that may be reinvested in loans to other borrowers or cashed out.

Since I have chosen to re-lend any payments I’ve received, I have been able to turn \$400 in invested donations into over \$2000 in loans so far. I have used this relatively small initial donation amount to help fund 81 loans in 28 different countries. I have joined thousands of other Kiva members to lend money to purchase maize and sorghum seeds for a collective farm in Kenya, groceries and baking ingredients for a group of women who own and run a food stand in Mexico, and a dairy cow for a group of women in Ecuador so they may sell milk. Since many of the loans I have funded have been to borrowing groups of 4 or more entrepreneurial women, I figure that I have managed to touch about 250 families across the world. That’s pretty cool, isn’t it?! With a small amount money invested, I have made a meaningful difference in the lives of plenty of people I have never met, living in places I’ve never been, and living lives so very different than my own. Sometimes it only takes a very little to make a transformative difference.

Our lesson today from the Gospel of Luke is about the power of just a little bit of faith. It opens with the disciples asking Jesus to increase their faith, to which Jesus replies that even their little faith – faith the size of a mustard seed – has the power to transform. Luke prefaces this mustard seed saying with two very demanding lessons for his disciples.

In the previous four verses, Jesus instructs his disciples, “Occasions for stumbling are bound to come, but woe to anyone by whom they come! It would be better for you if a millstone were hung around your neck and you were thrown into the sea than for you to cause one of these little ones to stumble. Be on your guard! If another disciple sins, you must rebuke the offender, and if there is repentance, you must forgive. And if the same person sins against you seven times a day, and turns back to you seven times and says, ‘I repent’, you must forgive.” (Luke 17:1-4; NRSV)

The first saying is a warning against temptation to sin against another in the community of faith and the second is an instruction to forgive the one who sins against you. And in response to this charge of persistent fortitude and endless forgiveness, it is no wonder the disciples ask for greater faith. “Lord, increase our faith!” they implore. By placing these sayings of Jesus together with our lesson today, Luke has linked forgiveness and faith. The disciples ask Jesus to increase their faith because they need it to forgive, for without the faith to forgive, the disciples are in

danger of becoming occasions of stumbling blocks for others. And while it takes faith to forgive, this is the disciple's duty, as it is the slave's duty to do as ordered.

The faith necessary to live the lives to which Jesus calls us is a faith only given as gift from God. This kind of faith is not one that comes as a result of some self-improvement project – no 7 steps to greater faith – for true faith and its growth cannot be gained through human efforts. Yet, and here is the good news, if this faith is a gift from God from whom nothing is impossible, then we should be confident that what we have been given will be enough.

Which is why, when the disciples are overwhelmed by Jesus's instructions and ask for greater faith, Jesus responds to the disciples by asking them, "Why? You do not need more faith. You already have all that you need. Even this much faith is enough." Jesus gives the disciples not a reprimand for their lack of faith, rather an affirmation that they already have all they need to live as God desires, should they choose to do so.

It turns out that faith is not really something that can be measured. It is not significant the size of faith but what you do with it, for even little faith is enough to change the world. And faith as small as a mustard seed has the power to take each of our individual small efforts and turn them into something more glorious and transformative than we could ever imagine. Asking for more faith in order to live lives as God desires is asking for the wrong thing. Instead, perhaps we should concern ourselves only with finding and putting to use the God-given spark of faith that we already possess and trust in its powerful and transformational efficacy.

This broken and fragile world is full of suffering, and so often the problems seem so insurmountable and complex that there doesn't seem to be any way that our small efforts can make a difference. I can't speak for you, but I know that I frequently feel I do not have faith enough to live and do as Christ calls us. There are times I ask myself: How much faith must I have to follow Jesus? How much faith is needed to love the way he teaches? How much faith does it take to be able to see the Kingdom of God Jesus promises us is in-breaking in this world even now? And at these times, I cry out to God, "Lord, increase my faith!"

And to my doubts and my pleas, Jesus responds:

What little faith you already possess is enough.

What little faith you have is powerful.

What little faith you have can change the world!

Amen.