

OWNERSHIP PRINCIPLE

Community development from the Inside-Out

‘Dan’ traveled to Congo with the goal of implementing a sustainable income-generating program in rural villages. His plan was to train the locals to raise rabbits, which would provide much-needed nutrition. With limited startup funds, he purchased supplies and began constructing cages while training the villagers. After six months, Dan felt the villagers were capable of managing the rabbits independently, so he moved on to the next village to replicate the project.

Six months later, he returned to the first village for a follow-up visit. To his surprise, he was given a warm welcome, with people lining the pathway, singing and waving palm branches. However, he noticed that there were no rabbits in sight. At the village center, the chief and elders greeted him and presented him with a small gift. Finally, he was able to satisfy his curiosity.

“So... where are the rabbits?” he asked.

“Umm... What rabbits?” replied one of the villagers.

“The rabbits I brought to the village last year,” Dan clarified.

“Oh, yes! Thank you very much! We ate them and enjoyed them very much!”

“But where are they now?” Dan inquired.

“I’m so sorry! You left, and we didn’t think you needed them anymore.”

Countries like Congo are filled with the remnants of good ideas that never took root. A common remark from visitors to Congo is how sad it is that so many former programs no longer function. The reality is that these failed projects, no matter how ingenious they once seemed, did not originate from the local people. They were imposed from the outside, putting them at a disadvantage. A sustainable project must emerge from the ideas and sacrifices of the very individuals it aims to serve.

In *The Merchant of Venice*, the character Shylock demands harsh terms for repayment of a loan to ensure that the borrower is fully committed. By requiring such a severe collateral, he guarantees the borrower’s stake in the agreement.

Shylock states:

If you repay me not on such a day,
In such a place, such sum or sums as are
Express'd in the condition, let the forfeit
Be nominated for an equal pound
Of your fair flesh, to be cut off and taken
In what part of your body pleaseth me.¹

In the 1960s, Warren Buffett reportedly persuaded investors to trust him with their money by demonstrating that he was investing his own money alongside theirs. He referred to this principle as "skin in the game." Since then, this concept has become a foundational principle of capitalism, emphasizing the importance of personal investment for sustainable success.

The Torah tells the story of a wealthy farmer willing to provide everything King David needed for his sacrifices. However, King David recognized that a sacrifice isn't truly a sacrifice if it doesn't cost anything. Accepting the farmer's gifts would undermine its significance.

Araunah said to David, "Let my lord the king take whatever he wishes and offer it up. Here are oxen for the burnt offering, and here are threshing sledges and ox yokes for the wood. Your Majesty, Araunah gives all this to the king." ... But the king replied to Araunah, "No, I insist on paying you for it. I will not sacrifice to the Lord my God burnt offerings that cost me nothing."²

Even Jesus required active participation in miraculous events. For instance, he instructed a blind man to walk across town to the Pool of Siloam to wash before receiving his sight. The concept of skin in the game is most poignantly illustrated in the story of the crucifixion. When grappling with the existence of sickness, pain, and death, I find comfort in the narrative of a God who fully embraces humanity by taking on human skin, even to the point of death.

The Ownership Principle uses the term "skin in the game" to highlight the necessity for our community to invest its own blood, sweat, and tears in a project. Without such personal sacrifice, we lack true investment. If we have no stake in it, failure becomes an acceptable outcome. The Ownership Principle assumes that we have agreed to take on that risk. We are prepared to endure the pain of failure if it occurs, believing earnestly that our investment is worth the risk.

¹ William Shakespeare, *Merchant of Venice*, Act 1, Scene 3

² II Samuel 24:22-24

The key to the Ownership Principle lies in the passion and creativity of the community seeking change. If the community is not engaged, a project will ultimately fail. When an outsider provides the necessary effort to ensure a program's success, the energy within the benefiting community diminishes.

However, when the community truly owns an initiative, it can harness its passions and creativity, resulting in sustainable change specific to that community. Ownership is not just a noun; it is an action that involves the hands, minds, and hearts of those who take pride in calling themselves owners—from the inside out.

Summary Statement

When community members care for, support, and make sacrifices to achieve what they want, they become agents of change.

Discussion

1. The concept of ownership clearly involves the work of our hands and the passion of our hearts. But how does the mind factor into ownership? To what extent does our mindset affect our willingness to invest 'skin in the game' for a project?
2. Reflect on what you own. Do you own it because you paid for it, rent it, borrow it, or are living in it? What does it mean to own something truly?
3. Consider a time when you sacrificed (money or time) to acquire something, and a time when something similar was given to you. How did your attitude or mindset differ in each situation? Or was it the same?
4. Think of a time when you took a risk. Why was that risk worth taking?
5. Reflect on your community. Who owns it?
6. If an NGO came to your town and offered to build something for you, would you accept their help? Under what circumstances would you allow them to proceed, or would you try to prevent it? What conditions, if any, would you impose on the NGO?