

## CHRISTMAS

in

“War  
Time”

by Fr Kevin Mogg

*Photo by Mathias Heng, supplied courtesy of Caritas Australia.*

*I often try to imagine what homilists and end-of-year speech makers would have said in the midst of war – for example during World War II in London. The Battle of Britain raged, the threat of invasion was real, bombs were falling nightly – the casualty lists were multiplying. How did they address the Good News of Christ's birth?*

There are many parallels in our world today – so many conflicts here and everywhere. The killings in Iraq go on, the Israeli-Palestinian tensions remain, a dozen African countries are in virtual civil war, the AIDS epidemic grows, third world poverty goes on its way and at home tensions rise over vital issues for Australian society – such as workplace relations, welfare-to-work packages and the controversial anti-terrorism laws.

For all of us in the midst of this melee of confusion at home and abroad we have some challenging and encouraging thoughts. The first of these was Pope Benedict's message to the recent Synod in Rome. He wrote on October 23rd that the sufferings of the poor “cannot remain extraneous to the celebration of the Eucharistic

Mystery which summons all of us to work for justice and transformation of the world in an active and conscious fashion”. Significantly these remarks, built on Pope John Paul II's *Novo Millennio Ineunte*, call to the Church to measure all it does against the criterion of charity.

Christ's birth was into a world of paganism, slavery, imperial domination and discrimination of all kinds. Could the possibility of changing a world have been dimmer? In fact we know what his coming and the subsequent life of his Church has accomplished then and ever since.

We in the Catholic welfare community today need courage, perseverance and wisdom to carry out our roles. We need the guidance and power of the Holy Spirit to give us strength and guide our hearts and our decision-making. We also need the mutual support and encouragement of each other to form a body of informed thought on these complex and difficult issues. It is in acting this way that we cooperate with Christ the Lord who came into our world to create a kingdom of justice, love and peace. ◆

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# HOMELESSNESS

## An Anti-Poverty Week Reflection

*by Patrick Gallagher*

The challenge of the Catholic Social Services Victoria mission is, amongst other things, *to stand with and serve the poor, disadvantaged and marginalised*. It is therefore critical that during Anti-Poverty Week we reinforce our commitment of working for the best interests of those less fortunate in our community.

The Victorian Anti-Poverty Week launch in October this year sought to highlight the broad categories of disadvantage including those who are unemployed, those with drug and alcohol problems, those suffering from mental illness, those living with a disability, migrants and refugees recently arrived in Australia. The launch was conducted on the banks of the Yarra River immediately under the Princes Bridge.

The particular aspect of poverty, which Catholic Social Services Victoria agreed to speak on, was homelessness. I doubt there would be few of us who would not seriously consider an opportunity of living in a situation that brought with it river views, extensive park lands close by, a public transport hub around the corner with dining and entertainment precincts just a pleasant stroll away. It all sounds very exciting and appealing.

But what might be our response however, if the deal was that we had to live under the Princes Bridge in Melbourne, or places not dissimilar, to

gain these supposed benefits. That, in effect, the bridge would be the roof over our heads. Now how might we feel about this opportunity? Perhaps our interest might diminish, yet for about 9% of the homeless in Victoria this is their daily reality ... sleeping rough.

From census data it is estimated that there are in excess of 20,300 homeless people in Victoria. Life for them has not necessarily been kind or easy. The causes and consequences of homelessness vary. Life events such as domestic and family violence, relationship breakdowns, retrenchment, drug and alcohol problems and illness can be some of the causal factors. There is little opportunity to fully regain a foothold as the homeless lack adequate support from family, friends and the broader community.

As a caring community we need to seek connectedness with the homeless. There is fragility with these people. If we are to make a meaningful difference to their circumstances, our attitude towards them needs to be one of inclusiveness wherein they feel equally welcomed, valued and treated with dignity. We need to recognise the emotional, social and psychological dimensions that accompany homelessness.

Homelessness is not simply dealing with a housing based concept. It is far more than that. ♦

# STATE ELECTION 2006: Spheres of Influence

by Marilyn Webster

*Catholic Social Services Victoria's Spheres of Influence conference in early November 2005 focused on key social policy issues that could form the basis of campaigning prior to the Victorian State Government Election in 2006. Marilyn Webster, Policy Manager, Good Shepherd Youth and Family Service, provided some reflections on the day.*

Spheres of Influence was timely, looking ahead to the lead-up to the state election in November 2006. We began with a stimulating panel bringing together three different perceptions about the challenges in addressing disadvantage and injustice:

- the community worker
- the academic
- the big end of town.

At a time when some fundamental democratic institutions and processes appear to be under threat and when issues of personal safety seem uppermost, we need to be able to do two things:

1. to maintain the message that justice, being, and the dignity of all are at the heart of what it means to be a democratic society
2. to harness the diversity of views we heard today toward a message about the common good – a message which can be heard by all parties.

Samara Pitt from Urban Seed spoke about the underclass in the heart of Melbourne. Her work with Urban

Seed carries the stories of people on the margins out to young people in the comfort zones of the suburbs

enabling those young people to identify with the needs of those on the margins.

Simon McKeon spoke of the role of business in reaching out and making a difference. His stories of generation Y making a difference and engaging with their workplace and other facets of their life are hope filled. There is a resurgence of influence, expertise, and money in the corporate and business world that can be harnessed to develop a community demand to address issues of inequity and inequality.

Mark Peel gave a very thoughtful piece about the interplay of policy and personal stories – that the way to

building justice lies in the knowledge and ideas of those who are directly impacted.

...the way to building justice lies in the knowledge and ideas of those who are directly impacted.

There are challenges for all Catholic community agencies in these presentations. Their common themes are of building a story conveying hope, and transmitting the message that justice is possible through public policy.

John Thwaites gave us the challenge and opportunity of impacting on the further roll-out of the *A Fairer Victoria* strategy. The Catholic sector is ideally placed to have influence here; indeed we were invited to put our suggestions forward. What are the priorities we might want to put forward? Perhaps we might want to say something about:

- government and community sector partnerships, especially the smaller organisations
- mental health issues
- gambling and gaming machines.

We hear talk of partnerships but we currently have legislation in our State Parliament which hands considerable control over community-based organ-

...we need to have a well-developed campaign to bring into the public realm in April next year.

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isations to the Minister of Community Services.

*The morning workshops were diverse.*

The Wendouree Communities that Care programme is an example of how good programmes can work.

campaign to bring into the public realm in April next year.

**What are the issues?**

1. *The costs and impacts of State Government charges on services for people living on low incomes.* The

supports as described in Rosemary Sheehan's presentation

- telling the real stories from our experiences in our services.

4. *Gambling.* James Doughney and Gabriella Byrne spoke about what might be done on the supply side. Action on the supply side is something most governments are reluctant to address. Robert Doyle outlined the Liberal policy of a reduction of 5,000 poker machines, but it is important that this be bedded down in Liberal policy given the speculation around the leadership.

5. *Mental health.* Many speakers addressed this issue which encompasses secure accommodation, support, counseling, and many other needs.

## ...justice is possible through public policy.

There were reservations about the Communities that Care programme but some five years down the track we have a detailed profile of community needs and an ongoing, successful intervention to address those needs, confirming that community development approaches do address inequity and unfairness at the local level. This was further demonstrated in the afternoon workshop "More inspirational stories from the bush".

Annie O'Rourke and Erik Locke gave valuable information from a media perspective on the campaigning required to get poverty and disadvantage back on the national agenda. The news is not good: the timing is difficult with a national debate on terrorism dominating. But we do need to get organised, and as Robert Doyle made clear, the intense campaigning will begin when the Commonwealth Games finishes.

As a sector it is important that we use the time we have to identify the issues and policy settings that are going to be most advantageous for our service users. While we might be quietly feeding this dialogue into Government and Opposition now, we need to have a well-developed

material arising out of Gavin Dufty's presentation on cost pressure inequalities demonstrated that people with children and the aged are paying more.

2. *Affordable housing.* Both Gary Spivak and Robert Doyle pointed to the importance of activity to ensure equity of access to safe affordable housing.

3. *Crime and justice.* In the last few elections we have seen some very shonky debates around law and order in Victoria. Certainly there have been increases in the personal injury crimes but we know more prisons and longer sentences are not the answer. As a sector we can do something about this by:

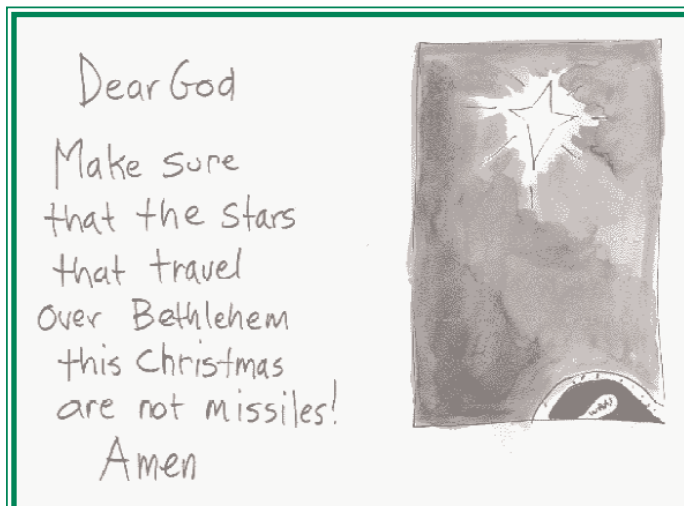
- accurately reflecting on the dimensions of the problem
- encouraging and providing the appropriate responses including restorative justice, anti-corruption, family services for family violence, and post-release

Finally, let us not forget the Federal arena where three major policy themes have the potential for major impact:

- welfare reform
- industrial relations changes
- tax policy and the threats to the integrity of capacity for social spending.

State Government has limited control of the policy levers in these areas but we must challenge State Government and Opposition to do what they can. We want to ensure the best outcomes for those who are often forgotten in these debates. ♦

## ...ensure the best outcomes for those who are often forgotten in these debates.





# International Prison Chaplains' Conference

by Mary O'Shannassy sgs

Recently I had the opportunity and privilege of visiting prisons, and a Community Justice Centre, attending a conference for prison chaplains and those involved in the pastoral care of prisoners, and participating in a study tour with Corrections Canada.

The Social Justice Statement, *Jesus Light for the World*, provided a backdrop for my reflections on these recent experiences, and Matthew's Gospel presents all of us with many challenges to respond in practical ways to the concern that Jesus expressed for the poor, the neglected, the disempowered, the sick and imprisoned.

"We are to be their light, and in taking up their suffering and bringing them hope, we encounter the light" (*Social Justice Statement 2005*).

## Largest Penal Colony in the World

I encountered aspects of the darkness within penal institutions when I visited the largest penal colony in the world on Rikers Island, New York City, with the Catholic chaplain.

Here there are over 13,000 inmates: 800 women, 2000 sentenced males and in excess of 10,000 pre-trial detainees (remand prisoners). These detainees are young African-Americans many of whom have been waiting in excess of two, three, four or more years for their court hearings. Courts in New York City have hearings 24 hours a day, seven days a week. 'Containment' is in huge buildings with inmates having minimum time out of their cells for engagement with other inmates and meaningful activities.

It was a coming into the light, a privilege and a joy to participate in the Mass where I met over 150 of the men. How warmly they received the greetings I conveyed from the men incarcerated here in Victoria some of whom, because of the time difference, were celebrating Mass here at the

same time. "Remember us to our brothers down under. We will pray for them" was a refrain of solidarity from so many of them at the conclusion of the Mass. A 'spark of light' for them and also for the brothers down under when they received their greeting! To know that they matter to someone engenders the hope needed to even 'get through' a day in such places.

Over nine million people are held in penal institutions throughout the world. The USA, having some 700 per 100,000 of the national population, has the highest prison population in the world. In June 2005, here in Australia, nationally the average daily imprisonment rate was 154 per 100,000 adult population, with Victoria 93 per 100,000 adult population.

## The Red Hook Community Justice Centre

This is a project of the New York State Unified Court System and is the nation's first multi-jurisdictional community court which houses a range of services on site. These services are available to all community residents on a walk-in basis. All services are free and confidential. What a contrast to Rikers Island! Here it is so evident that 'the light is overcoming the darkness' in the lives of many individuals and families. This is a neighbourhood that works at learning to 'fight crime and solve problems.' Included in the Justice Centre is a multi-jurisdictional court which hears a range of matters previously heard in different courts and tribunals. There is an impressive Youth Court where trained youth are involved in a real-life court – some serving as a jury of peers whilst others, for example, act as judge, prosecutor, defence advocate. Some proved more challenging to their peers than an adult judge!

The judge here has more than the

usual two tools of the traditional court: 'jail or out of jail'. Here there is a whole clinic which supports attempts at solving a neighbourhood's problems by getting at their root causes. The neighbourhood is a square mile with 12,000 residents in one of the oldest and largest housing projects in New York City, Brooklyn.

Over nine million people are held in penal institutions throughout the world.

The Community court model here is largely based on the theory that "If a window in a building is broken and left unrepaired all the rest of the windows will soon be broken". As the social order crumbles, bigger crimes follow the smaller ones. The Red Hook Centre Judge attends community meetings and forms partnerships with citizens' groups and so learns much about the local people and their environment. The Justice Centre is 'a one-stop-shop' where many service providers are 'on-site' to assist immediate implementation of the court's orders. Here they are given their assignments such as painting over graffiti or cleaning up the park down the street and as it is 'kept local' some ownership is then taken for keeping it in order long-term. People are empowered to help themselves and their community and the residents see the benefits of their community work.

A Community Justice Centre modelled after Red Hook was opened in Liverpool, UK, last year. Our Attorney-General, Rob Hulls, has announced a similar Neighbourhood Justice Centre, the first of its kind in Australia, for inner city Melbourne with on-site services to benefit victims, offenders, civil litigants and

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the local community. It is with great hope and a sense of light coming in the midst of darkness that I look forward to our Centre opening here in the Collingwood area in 2007.

## International Prison Chaplains Association

*No Estamos Solos – We are not Alone*  
*Behold I am with you always, until the end of the age. Matthew 28:20*

“Uniting, Encouraging, and Equipping a global network of prison chaplains as they share God’s love and restoring justice” is the mission of the International Prison Chaplains Association.

IPCA was formed in 1985 and has met in different places every five years for its worldwide conference. Prison chaplains in this context include

Sister Helen Prejean, author of *Dead Man Walking*, was the opening keynote speaker. Her theme ‘We are not Alone’ was echoed each day as a different focus was chosen. We are not alone in pain, prayer, service, joy and mission. The speakers challenged us to be in solidarity with one another as we live out what we give to the inmates in our pastoral care of them.

If Christ himself had to become human to redeem humanity, how much more do we have to take on the suffering of prisoners to redeem them from their loneliness and to share the Christian promise that the Lord “will be with us always until the end of time” (Matt 28:20). As chaplains and ministers of pastoral care we try to live out the Lord’s promise and share

compassion to the prison inmates whom they lovingly embrace and work with. They transform the individual and social suffering that they encounter. God blesses that transformation. This is joyful work. The dignity of the human person and the significance of the value of human life were highlighted as integral to restoring wholeness and healing.

Preserving the human dignity of prisoners is an ongoing challenge worldwide. Through a ministry of presence, through walking with brokenness and being there we are enabled to provide an invitation to others to become their best selves – to come into the light, to come to know that there is light amidst the darkness in their lives.

## Study Tour

On the Study Tour I was accompanied by the Rev’d Jonathan Chambers, a fellow member of the Chaplains’ Advisory Committee and Senior Anglican Chaplain. We visited a Federal and a State Penitentiary in the Province of Quebec and met with key chaplains who run the Montreal Community Chaplaincy. Community Chaplaincy is conducted by Communities of Faith and supported financially by the Correctional Service of Canada as part of its comprehensive commitment to reintegration of offenders on release. Community Chaplaincy consists of faith-based organisations that support offenders and their families as they re-enter society. These groups usually include a chaplain and/or associate together with numerous volunteers who have received endorsement from their faith communities. Community chaplaincy programs include Circles of Support and Accountability, Open Door, and Victim/Offender Encounter. Community Chaplaincy contributes to the protection of society by actively encouraging and assisting offenders to safely and successfully re-enter society by providing them with practical, spiritual, emotional and social support. Journeying with people, companionship, is central to the work of Community Chaplaincy.

“Canadians want to live in safe communities. The Correctional

The dignity of the human person and the significance of the value of human life were highlighted as integral to restoring wholeness and healing.

“ordained ministers, religious and lay people who minister on behalf of their Communities of Faith” to those who are incarcerated in our prisons and their families, to those recently re-entering society and, in many places, to the victims of crime. All are welcome to support and be supported by one another. The theme chosen for the recent conference in Cornwall, Ontario, Canada, during August 2005 was *No Estamos Solos*, Spanish for ‘we are not alone’, which reflects the plight of prisoners separated from their loved ones and society. It also offered encouragement to the chaplains and those involved in pastoral care in our prisons who, almost universally, feel extremely isolated in their ministry within the challenging structure of the prison environments. This conference was attended by 325 participants from 70 countries. An additional 100 people, mainly from African countries, who had been granted scholarships to attend were unable to obtain visas. There were 25 of us who attended from Oceania. Sister Mary Carroll RGS and Suzanne Thompson and I from Victoria were indeed blessed and enriched by our participation.

something of God’s presence and closeness in our own lives.

When speaking of ‘We are not alone in Joy: Individual and Social Redemption,’ Tom O’Connor, Carmelite priest, lawyer, and Administrator of Religious Services, Oregon Dept of Corrections, highlighted the contrast between on the one hand punishment in isolation, with an emphasis on power as control and a group deterrent approach i.e. remove the deviant from the community, a form of retributive justice, and on the other hand restoration to wholeness within a community with the emphasis on empowering the other. The deviant is not removed from society but rehabilitated as part of the community. It is here that inner light can be rekindled, and hearts and minds are enabled to come from the darkness into the light. The community is also challenged to accept their responsibility to forgive, support and enable the person to move on their life’s journey. Tom also led us to reflect on the process of redemption and the Law of the Cross in the life of the prison chaplain and all those involved with the pastoral care of prisoners. These people, says O’Connor, offer



Services of Canada contributes to safe communities by helping offenders succeed in their integration." "Conditional release is an important step in re-integrating offenders into society" (*The Federal Correctional System at a Glance*). Both victims and offenders are assisted, through the Victim/Offender Encounter, in coming to understand the impact of the crime. Both have the opportunity for healing in their life, enabling them to move on in life-giving ways. At an Open Door gathering we heard from a man released from prison in the previous six weeks. He was doing well until, in his words, 'the wheels started to fall off'. He was very appreciative of the support the leader of the Community Chaplaincy was able to give him over a number of days. This was instrumental in helping him get his issues attended to. He managed to cope with this stressful time in his life

without re-offending and was extremely grateful to have had someone to turn to in his time of needing support. I have seen just a little of what can be and has been made possible through the support of Communities of Faith.

All of this has been a grace-filled time of learning for me and whilst many helpful insights were gained, there were many challenges presented also. "The gospel message of Jesus sheds light on our own times and guides us to see that we are involved in a common quest."

I am reminded yet again that "just as Jesus shed light through His words and actions so we are called to stretch our love wherever we are to encompass what is unjust and to bring it to light and transform it according to God's reign." And whilst "we are bearers of the light we can also learn from our sisters and brothers more of

what it is to live in the light" (*Social Justice Statement 2005*).

I am also privileged, where I am, to gaze on God's face in the downtrodden, the oppressed and the imprisoned.

The Declaration from the Fifth International Prison Chaplains' Conference (printed below) will give readers an insight into the dedication and commitment of the participants. I invite you to take the time to read it. Will you also join in prayer support for those who have responded to the call to minister to the women and men in prisons worldwide. ♦

*Catholic Social Services Victoria congratulates Sr Mary O'Shannassy for being bestowed the Victorian Award for Excellence in Multicultural Affairs related to the provision of chaplaincy services to inmates from diverse cultures throughout Victoria.*

## The International Prison Chaplains' Association Fifth Quinquennial Conference "¡No Estamos Solos!"

Nav Canada Training Centre, Cornwall, Ontario, Canada 19–24 August 2005

We, 325 Prison Chaplains from 70 countries, members of IPCA meeting from August 19-24,2005 in NAV Canada Training Centre in Cornwall Ontario, have shared our experiences and discovered that " ¡ No estamos solos !", we are not alone. We feel united, encouraged and equipped, and are committed more than ever to share God's love and restoring justice. We offer thanks to all who have made this possible, especially in Canada.

The conference has given us the opportunity to explore through lectures and workshops many aspects of correctional systems, including addressing basic human needs, community development, human rights, restorative justice, pastoral care of prisoners and their families as well as ministry to the marginalized in society. The conference has also addressed the isolation and loneliness that many of us experience as we

minister to our brothers and sisters in prison. We were given wonderful opportunities to share, to dream and to worship with those of other cultures, languages, races and churches and discovered anew that ¡No estamos solos!, we are not alone in pain, prayer, service, joy and mission.

We address this declaration to all Government and Churches, as well as to Prisoners, Victims and our fellow Prison Chaplains.

We begin by challenging the principle that imprisonment is a successful way to solve the problem of crime in every society. Against a background of ever increasing numbers in prison we plead for a reduction in the number sent to prison. We wish to encourage more programmes of reconciliation in communities that are alternatives to prison instead of placing such a high emphasis on imprisonment.

We affirm the work being done by some governments in improving regimes and the respect for human rights in prisons. However we express our indignation at conditions in other countries for men, women, young people and children, including physical and psychological abuse, that are unworthy of human beings. We also challenge the need for detention facilities for illegal immigrants. We ask that the United Nations Minimum Standard Rules for the Treatment of Prisoners are applied in all countries, including the call for an immediate moratorium on executions and the abolition of the death penalty.

We affirm the inherent dignity of all prisoners and ask that in penal policies and practices all governments show respect for the value of human life of all.

- We are particularly concerned for vulnerable prisoners including those

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## Is This For You?

Are you interested in this rewarding and challenging Pastoral Care position?

*We are seeking a person who*

- Is a listener
- Has an understanding of people
- Can see the face of Jesus in those who are rejected by society
- Is committed to working for justice
- Has learnt from the experience of life
- Can see beyond the black and white
- Is open to ongoing learning

**‘WHEN I WAS IN PRISON YOU VISITED ME.’ Matthew 25:36**

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suffering from mental illness and disease, such as tuberculosis, hepatitis C and HIV/AIDS and all with terminal health conditions.

- We commit ourselves to work with others including NGOs, World Organizations, and Faith Groups to address poverty and facilitate access to food, clothing, medicines and literacy supplies needed in prisons.

- We ask for freedom of religion and for respect and resources for Prison Chaplains from all Faith Communities in their ministry of love and hope.

We encourage Prison Administrators, Governors and Staff in the difficult challenges that face them, urging them always to carry out their duties with justice and care. We commit ourselves to working with them wherever possible, and assure them of our care for them.

We ask that Governments and Faith Communities move away from a philosophy of retributive justice and encourage restorative justice strategies to assist those being released from prison to be successfully re-integrated into the community and reduce offending and the number of victims. We are encouraged by examples of the Faith Communities in Canada and other countries being involved in the reintegration of ex-offenders and we pray that this will be developed further in other parts of the world.

We affirm our commitment to prisoners, and we encourage them to take part in programmes that address offending behaviour, victim/offender reconciliation programmes and restorative justice initiatives so that when released they may find a new way. We invite them to make use of the pastoral ministry offered by Prison Chaplains. We also recognise that in struggling with their issues, and with the hope that comes from faith, prisoners can, and do, give inspiration to Chaplains and many others.

We send our prayerful greetings to our fellow Prison Chaplains throughout the world, especially to over 100 Chaplains who were unable to

attend as they were refused visas. We pray that this declaration will encourage them and help to maintain in them the strong sense of hope that our work constantly demands. We give thanks for all those groups who support and encourage prisoners and work alongside Chaplains. We salute those who feel oppressed or isolated in their work and exhort Chaplains everywhere to share the joys and sorrows of ministry with others. We commit ourselves to working with those of all Faith Communities and encourage the development of multi-faith and ecumenical Chaplaincy Teams that are firmly rooted in their communities, both to support and challenge.

We recognise the need for high quality training for Prison Chaplains and ask that Churches and Faith Communities support such programmes. We offer thanks for the training arranged prior to our Conference through Queen’s University, Kingston, Ontario and urge all chaplains to use the support offered through IPCA and other networks for training.

We are aware of the pain of the victims of crime and the lack of opportunity for them to express it. We urge Faith Communities to be more available to help victims work through their pain. We urge all to explore the potential of victim/offender reconciliation programmes, for they offer enormous potential for good where possible and where victims are respected. Such programmes can not only benefit individuals but also communities as they address issues of loss, grief, shame and rage that can be so destructive in society.

In conclusion, we offer thanks to God for all the blessings of this Conference. We pray that God will continue to guide and strengthen us in our ministry so that prisoners everywhere will know that they are of value; that there is hope, and that even in the darkest moments there is always a way forward and that we are not alone. “ ¡ No estamos solos ! ” ♦



# INTERNATIONAL YEAR of Micro Finance 2005

by Marilyn Webster

*Marilyn Webster is the Manager of the Social Policy Research Unit at Good Shepherd Youth and Family Services and was formerly the Associate Director Policy at Catholic Social Services.*

Micro finance, as a tool for action on poverty, has become widely known since its use in developing countries in the 1970s. Perhaps the best known scheme is the Grameen Bank but Australia too has a long established micro finance programme. The No Interest Loans Scheme (NILS®) was established in 1980 under the umbrella of Good Shepherd Youth and Family Services and is now Australia-wide with some 233 accredited schemes lending over \$3 million a year to Australian families. The loans

To celebrate the International Year of Micro Finance Good Shepherd launched a report on the impact on families of receiving a NILS loan at their *Microcredit: More than Just Small Change* Conference on 9th June. The research was funded by the Potter Foundation and undertaken by Janet Palafox IBVM and Val Ayres-Wearne of the Good Shepherd Social Policy Research Unit. The report "NILS® Small Loans-Big Changes: The Impact of No Interest Loans on Households" was launched by John

they help people experiencing real distress and hardship to feel respected valued and trusted they help improve peoples daily lives by making the physical demand of daily life easier (rather than doing washing by hand or having to shop daily for refrigerated goods).

NILS loans help strengthen money management skills which assist recipients to feel more in control of their finances and their lives. The NILS process provides a strong platform for financial literacy through the preparation of budgets and use of installment payments.

NILS loans help people feel more positive about the future by encouraging a sense of achievement and pride when the loan is paid off and encourage greater social participation through involvement in the loans scheme.

The NILS loans are not a charitable response for people living on low incomes but an initiative which recognises the dignity of participants and their contribution to the community.

The Report "NILS® Small Loans-Big Changes: The Impact of No Interest Loans on Households", and the Conference Proceedings "Microcredit: More than Just Small Change" are available from the Good Shepherd Social Policy Research Unit.

**Information about No Interest Loans Schemes in your area are available from the Manager Micro Credit Good Shepherd Youth and Family Service on 9419 5477.** ◆

**No Interest Loans offer people living on low incomes access to affordable and equitable credit.**

schemes are funded by grants from philanthropic organisations and in the case of Tasmania and Western Australia by grants from their State Governments.

No Interest Loans offer people living on low incomes access to affordable and equitable credit. It provides an alternative to exploitative credit which is often available from marginal lenders such as pay day lenders or indeed pawnbrokers. The credit is provided for essential household items including household appliances, computers, education and some health needs. The credit is provided without fees charges or interest payments and the successful completion rate of loans is about 96%.

Thwaites the Deputy Premier and Minister for Victorian Communities. John Thwaites has had a key role in the development of the Victorian Government's strategy for addressing disadvantage "A Fairer Victoria: Creating opportunity and addressing disadvantage" (2005) and is a strong supporter of the potential of No Interest Loans for addressing issues of access and participation.

The findings of the report indicate the far-reaching impact for families receiving the loans:

they offer real solutions to essential needs by enabling people to purchase essential household items and services, when other affordable or suitable options are not available

# Why the Church Must be Vitally Concerned with Issues of Public Policy

by Bruce Duncan •

Critics of the churches often want to confine their work to practical hands-on direct service, in education, health care or social services especially. But if church personnel or agencies raise inconvenient questions about why people are in economic or other distress, and begin publicly to challenge social policies, some of these critics cry foul, and denounce such questioning as the churches interfering illegitimately in politics.

Needless to say, these objections are often themselves politically motivated. Few political groups resent plaudits from church groups, but sometimes bitterly reject criticism, demanding that the churches confine themselves to the sacristy and vacate the public forum.

For its part, the Catholic Church aims as far as possible to be non-partisan in its political alignment. Governments come and go, and the Church has to interact cooperatively with whatever political party is in power. Moreover, the Church knows full well that its own constituency includes people of all political persuasions and they have a right to their own conscientious views on social and political issues.

Nevertheless the Church recognises its duty to contribute to the public conversation, particularly to clarify the moral issues underlying public policy, even if the voices of Church groups are contested. Recent examples of the Church exercising such a duty would be its defence of human life, its opposition to the invasion of Iraq, its continued concern about social equity in industrial relations, its opposition to inhumane treatment of asylum seekers, and its advocacy for action to tackle global warming.

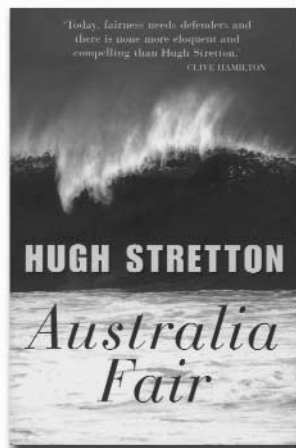
The Church has a major role to play in shaping the social conscience in our communities and is obliged to speak the truth no matter how inconvenient politically, and even at some cost to itself. Much depends on how one speaks, with courtesy and respect for

the advocates of opposing views, but nevertheless strongly if need be, and on the basis of sound research and reasoning.

The Church and its agencies do not claim any monopoly on truth or wisdom, of course, and must become informed on specific issues, especially by listening carefully to practitioners and expert opinion, and taking part in the public discourse about social policy.

Two recent books will likely be of considerable interest to people concerned about social equity in Australia. The first is by Hugh Stretton, with the felicitous title, *Australia Fair*. The second is by Professor Peter Saunders of the University of New South Wales, *The Poverty Wars* (both UNSW Press, 2005).

## Stretton's *Australia Fair*



Currently visiting research fellow in economics at the University of Adelaide, Stretton is one of Australia's most eminent social commentators with many significant publications. *Australia Fair* advances and summarises his critique of neoliberal philosophy as it has been driving so-called 'reforms' under recent Australian governments. More detail can be found in his *Economics: a New Introduction* (2000) and, with Lionel Orchard, *Public Goods, Public Enterprise, Public Choice: Theoretical*

*Foundations of the Contemporary Attack on Government* (1994).

His views will be of particular interest to Catholic readers, since he is highlighting the influence of the neoliberal philosophy behind recent policy changes. This is the same philosophy that the Church has long opposed and sought to expose in its social engagement over the past century, especially as espoused by Pope John Paul II.

Part of the success of neoliberal philosophy depends on the fact that our Anglo-Saxon culture tends not to think philosophically, and hence much of the influence of neoliberalism goes unchallenged, almost unnoticed. Yet as many Church documents point out, this neoliberal philosophy, with its assumptions about continuous economic growth, competitive individualism and its belief in the market as almost automatically the best means to allocate resources, is driving some deeply troubling aspects of globalisation, undermining mechanisms of social equity and threatening a disaster with global warming.


Of course, Stretton is not approaching his critique from the point of view of Catholic social philosophy, but as a social scientist with a lifetime of specialised experience behind him.

*Australia Fair* offers an alternative vision of how a renewed stress on social equity and decent life opportunities for all Australians can be possible. It is strongly critical of policies that have resulted in increasing hardship for millions of Australians, and particularly for the high levels of unemployment over recent decades.

Stretton argues that the neoliberal policies driving current government policies are not inevitable, but the result of political decisions that favour certain groups. He is also critical of the results of privatisation and financial deregulation, and of the burgeoning overseas debt.

Other OECD countries have very different policies that give greater value to social equity, resulting in much better social outcomes. In his view, the 'mostly bipartisan' consensus on key social policies from the Menzies years resulted in full employment,

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rising home ownership, low real interest rates, balanced trade and payments, and negligible foreign debt.

He sketches what alternative policies could be developed, and argues for significantly increased spending to reduce unemployment, rebuild infrastructure, improve education and health care, reverse the redistribution of wealth to the more affluent sections of the community, and for governments to fund and increase the supply of low-income housing, as had worked so successfully in South Australia.

Because of his 20 years on the board of the South Australian Housing Trust, Stretton is particularly critical of the recent housing bubble that has greatly inflated housing costs, and hence the pressures on people to increase earnings to pay for housing. Government investment policies, the defunding of State housing, negative gearing and speculative investors have pushed younger and lower-income groups out of the housing market. This will later have severe consequences for the financial security of those who have not been able to buy their own homes.

Stretton is alarmed about the degrading of quality of the nation's universities, with excessive teaching loads on staff and the commercialisation of many courses. In his view, the university can hardly perform its role as a social conscience if it is expected to act as an arm of government. He urges that an independent universities commission be re-established to decide on how money allocated to universities is spent.

The privatisation of superannuation funds has also been a disaster, according to Stretton, 'allowed by slovenly government and concealed by artful private accounting and publicity'. Fund managers not uncommonly take up to 2 per cent per year as a fee, meaning they will take about a third of a person's contributions.

Fully cognizant of the looming environmental emergency, Stretton argues strongly that we must learn to live with less material affluence. He notes that some European countries are aiming to reduce their 'material disturbance per head by 90 per cent'. 'The prevailing scientific advice that is *not* financed by oil and coal

producers is pleading for a 60 per cent reduction of emissions, rather than the Kyoto target of 5.2 per cent below the 1990 emissions.'

Stretton argues that deregulation of financial markets has dangerously exposed the Australian economy to speculation and ballooning deficits. The spread of this market ideology has 'allowed financial institutions to switch resources out of housing, out of industry, out of Australia, to serve owners' profit before Australian jobs or productivity.'

Specialists in various fields may wish to debate with Stretton's analysis, as he would presumably expect. Yet he wants to demonstrate not only are there alternative policies to those of neoliberalism, but they are financially viable with astute leadership.

#### **The Poverty Wars by Saunders**

In his 154-page analysis, *The Poverty Wars*, Peter Saunders examines the debate about the extent, causes and nature of poverty in Australia. Saunders is one of the leading writers in this area in Australia. He is Director of the Social Policy Research Centre at the University of New South Wales, and numbers among his publications *The Ends and Means of Welfare: Coping with Economic and Social Change in Australia* (CUP, 2002).

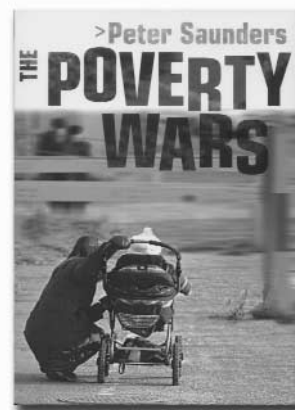
Saunders also highlights the way neoliberal philosophy is shaping social policy in Australia. One of his key debating partners is curiously of the same name, and operates out of the Centre for Independent Studies. Our UNSW Saunders is very concerned that a misleading campaign has confused the public about the extent of poverty, and given the impression that it has fallen. Instead of examining why poverty persists, the CIS has focused on the failure of the poor themselves and of welfare programs. The voices of the poor are easily dismissed as 'the politics of envy', especially by conservative commentators and some politicians. Hence the trend has developed for governments to absolve themselves from responsibility to minimise poverty.

'The poverty wars have seen issues of measurement become bound up with questions of cause and response, revealing stark differences in philosophy about such issues as choice, freedom, responsibility and the role of

government' (p. 9).

Saunders deals with key problems of definition and methodology underlying the poverty debates, and argues strongly that poverty has increased significantly over recent decades. He insists that the fact that poverty is so extensive does not make it inevitable, as other countries demonstrate. He recognises the complexity of the issues involved, but nevertheless like Stretton believes that governments can win the war on poverty, with more resources and carefully crafted policies.

Saunders reviews the debate about different definitions of poverty, and looks at newer approaches in terms of capacity, deprivation and exclusion. Chapters follow on the causes of poverty, and its consequences, including the effects on children and on families.



Church agencies need to pay close attention to the policy debates like those advanced in the above books. It is not enough to provide crisis intervention and services to people in difficulties, even though these are of course necessary. The more fundamental task is to design policies that result in much better social outcomes, along the lines of the anti-poverty strategies adopted by the Irish and British governments. The challenge is to remove the causes of poverty and social distress, not just to care for their victims.

It is a matter of bringing Catholic social principles to bear in current debates, demonstrating how principles of social equity, solidarity and special concern for the disadvantaged can help shape more enlightened social policies. ◆



# CSSV Council and Secretariat Update

## Diary Dates-2005 / 2006

- **CSSV Council Meeting dates for noting:**
  - December 16, 2005
  - February 17, 2006
  - March 29, 2006 – Annual General Meeting

## Project Updates

### Current project work being undertaken by CSSV includes:

- **Aged Care and Homelessness**

Printing of this report (*A Call to Mission: Catholic Agencies and Older Homeless People*) to be undertaken prior to Christmas
- **Disability Services**

Advice has been received that the submission for ARC funding, although rated in the top 30%, has not been successful
- **Poverty**

Editing of the report (*Shattered Dreams*) is to be undertaken with printed copies to be available in late January 2006
- **Community Building**

Work on the final report of the Northern Areas Project is progressing with a completed draft to be available by the end of 2005

## Submissions

No submissions were made in the past quarter.

## Work In Progress Spheres of Influence Conference



On Wednesday 9 November 2005, 75 people attended the CSSV Spheres of Influence Conference. This timely gathering was intended to look ahead to the lead up to the Victorian State Election to be held on Saturday 25 November 2006.

Underpinning the presentations and commentary provided on the day was the challenge to do two things:

1. to maintain the message that justice, being, and the dignity of all are at the heart of what it means to be a democratic society; and
2. to harness the diversity of views to develop a message about the common good: a message which can be heard by all parties.

The presentations outlined challenges for all community agencies to look to not only the 'how,' or what they are doing but to also critically question the 'why' of their actions. The day carried a common theme of stories conveying hope, and transmitting the message that justice is possible through public policy.

Access to the papers and presentations given at the conference are available on the CSSV website ([www.css.org.au](http://www.css.org.au)).

*Micah December 2005*

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