



## Transformational Business

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ANDREW RAY WILLIAMS

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## A Note from the Editor

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Ralph D. Winter observes: “Every society needs many basic functions and services. They need a banking system. They need fully reliable channels of raw materials and finished products. Curiously, they need guidance in the production of many things they have never seen and for which they can see no use...Yet in all of this there is absolutely no substitute for honesty and reliability. Honesty is so rare that the absence of integrity alone is the chief drag in many societies. There will always be room for integrity and good will, for the one who keeps his word” (2005, 113-14).

Thanks to all our contributing authors who represent university academia, scholars and practitioners in international development, with each presenting a unique perspective from his/her area of expertise and research, thus adding to our understanding of transformational business in international development. In this issue on Transformational Business, we have included articles representing both biblical/theological reflections of how business brings transformation of lives within the kingdom framework and contextual case studies of church/community based business, including research in contextual business leadership dynamics.

Tom Steffen, Professor Emeritus of Intercultural Studies of Biola University, examines

the lives of seven biblical figures in an attempt to define the interrelationship between the Great Commission and the Great Commandment found in both Testaments,” thus providing guidelines for Great Commission companies.

Brian Albright, Associate Professor in the College of Business and Management at Hope International University, uncovers business leadership dynamics through his case studies of faith-based business leaders in Sub-Saharan Africa and addresses important issues concerning the relationship between spiritual and social goals in business.

Young Kook Park, WCIU Ph.D. associate, seeks to establish a biblical foundation for BAM that, he thinks, is important for holistic cross-cultural ministry.

Alvin Mbola, lead consultant of Micro Finance and Livelihoods at Kileleni Africa Limited, recognizes the failure of many current microfinance models to “appreciate the complex relationship that exists between men and women within the household,” which often results in “power and financial conflicts within households thus jeopardizing the well-intended goals of microfinance.” Through cross-section studies of five microfinance organizations in Kibera slums, Alvin identifies “disempowerment components” of women in the household that requires

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**Yalin Xin** is Associate Professor of Intercultural Studies at William Carey International University, Research Fellow with the Center for the Study of World Christian Revitalization Movements and Senior Editor for William Carey International Development Journal.

a “reconciliation based model” to serve as a warranty for the empowerment of financial wellbeing and gender equitability.

Norman Soo, WCIU Ph.D. associate, contributes a reflection in Chinese on the interrelationship of faith and personality factors of decision-makers to transformational business. He highlights the faith factor in business leadership as essential to the vitality of transformational business.

We are also republishing an article written by the late Dr. Ralph D. Winter, founding president of William Carey International University, in which he addresses the issue of business in international development: *When Both Business and Mission Fall Short*.

As always, you are welcome to join the dialogue, discussion, and debate through commenting on the articles and blog postings, and sharing insights on your own social networks.

## Reference

Winter, Ralph D. “When Business Can Be Mission: Where Both Business and Mission Fall Short.” *IJFM* 22:3, 110-17. 2005.

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William Carey International University • 1539 E. Howard Street • Pasadena CA 91104  
[editor@wciujournal.org](mailto:editor@wciujournal.org) • [www.wciujournal.org](http://www.wciujournal.org)

# Restoring Honor, Rule, Relationships, and Rest: God's Model for Great Commission Companies

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TOM STEFFEN

## Abstract

The whole of Scripture through heroes such as Adam, Noah, Abraham, Moses, David, Jesus, and Paul provide Great Commission companies God-guidelines for true effectiveness.

Cross-cultural ministry does not begin with the Great Commission found at the end of one of the Gospels, such as Jesus' command in Matthew: "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you" (28:18-20, NIV). Nor does the Great Commandment begin with Jesus' command to "Love the Lord your God with all your heart and with all your soul and with all your mind... Love your neighbor as yourself" (Matt 22:37, NIV).

While both the Great Commission and the Great Commandment are stated by Jesus in the New Testament, each find their foundational roots in the Old Testament. This article explores the interrelationship between the Great Commission and the Great Commandment found in both Testaments through investigating the lives of seven key Bible characters. Through these individuals God lays out his plan to reinstitute

his global rule by defeating spiritual powers, restoring broken relationships with himself, and provide refreshing rest among all peoples. God's actions provide 21st century Great Commission companies (GCCs) a model to exemplify.

## Setting the Stage

God chose to reveal and preserve his sacred story through the Bible. Compiled over some 1600 years, the 66 books and letters include numerous stories told through the lives of over 2900 different characters in over 550 stories. From this host of characters I will consider just seven: Adam, Noah, Abraham, Moses, David, Jesus, and Paul (see Figure 1). The stories of these seven individuals connect the dots from Genesis to Revelation.

Through seven isolated stories one story emerges—the Trinity's deep commitment to meet the total needs of humanity and creation. Andreas Kostenberger and Peter O'Brien identify the spiritual side of God's rule:

Between Eden and the eternal state, between Abraham and Armageddon, between Babel and the beast's confinement to the lake of fire, few biblical topics are as important as mission. This is because mission, while purposed by God prior even to sin, is inextricably linked to man's sinfulness and need for redemp-

tion and God's provision of salvation in the person and work of our Savior, the lord Jesus Christ. (2001, p. 19)

But God did not stop with meeting people's spiritual needs for his rule is multi-dimensional in nature, addressing just relationships and material needs as well. David Bosch captures this insight when he correctly argues that mission is a "multifaceted ministry, in respect of witness, service, justice, healing, reconciliation, liberation, peace, evangelism, fellowship, church planting, contextualization, and much more" (1991, p. 512). The Bible stories, however, go beyond God meeting the spiritual, relational, and physical needs of creation. The Bible does much more than just reveal stories about select people; rather it reveals the God behind these people. Gordon Fee and Douglas Stuart recognize this when they note that:

The narratives glorify Him, help us to understand and appreciate Him, and give us a picture of His providence and protection....Narratives are not just stories about people who lived in OT times. They are first and foremost stories about what God did to and through those people....God is the hero of the story. (1982, pp. 74,75-76)

God is the hero of the stories because he alone is sovereign. By compassionate design, the Hero's story intersects with the stories of Bible characters, and ultimately our stories (Steffen, 2005). Such divine intersection of stories demand and deserve the worship of all peoples. [See Figure 1]

## Rule That Restores Relationships and Rest

God's sacred story centers on the theme of rightful rule that restores broken relationships and offers genuine rest. As Creator, he alone has the right to rule, set the rules for humanity and creation, and offer refreshing rest. As Mediator, he alone has the right to determine how a relationship

with himself is broken, restored, and maintained. As Father, he alone deserves the consistent worship of his sons and daughters. As Comforter, he alone knows how to truly calm, challenge, and console the community of faith. As Trinity (perfect community), the Three corporately define and demand genuine community among followers, and with outsiders.

Capturing the theme of God's sacred story, the metanarrative, in a single or several sentences is a difficult challenge. Even so, it is instructive in that it drives one's interpretation of the stories and characters of Scripture whether articulated or not. My current attempt, which has applications to GCCs, states:

The Patron-King's<sup>1</sup> persistent and passionate pursuit to glorify (honor) himself through grace and justice by defeating spiritual powers and rehonoring dishonored relationships with humbled people/nations, resulting in Spirit-comforted communities of loyal worshipers and co-laborers that enjoy refreshing rest in a world that awaits final restoration.

To demonstrate this metanarrative I will now investigate the God-intervened stories of seven<sup>2</sup> central Bible characters, beginning with Adam before considering possible implications for GCCs.

## Adam Requires Reconciliation

While God's incremental creation of celestial bodies—the earth and its inhabitants were "good"—his completed creation was "very good." William Dyrness astutely acknowledges that "the point of creations' goodness is that God has determined that his glory will be revealed in and through the created order" (1983:23). God designed the world to display himself to all peoples.

Creation and its designated order declare God the King and the rightful object of worship by the created. Hear the Psalmist: "The earth is the Lord's, and everything in it, the world, and all who live in it" (Psa 24:1, NIV). To celebrate his Kingship, God established the Sabbath, and rested,

providing a model for humanity to follow. Those who observed the weekly rest symbolized the need for personal and environmental rejuvenation, and the coming of a final rest (Heb 4:9-10). Their work will be completed some day just as the Creator's work was completed after six days.

## **Garden of Eden**

The Creator-king placed his highest creation, Adam and Eve, in the Garden of Eden. This beautiful garden represented God's "Microscopic royal sanctuary, the dwelling place into which he received the God-like earthling to serve as princely gardener and priestly guardian" (Kline, 1972, p. 87). Here God commanded the royal couple to "increase in number," "rule over" all creation, and "work...and take care of" the Garden. They were to: multiply and "fill the earth" through marriage, families, and communities (extended families), nations, interact with God's creation intellectually and conscientiously, and exercise dominion over the earth so that precious resources reach their full potential. On the micro level, Adam and Eve (co-creator-kings/queens) were to multiply and reign in the Garden of promise, reflecting God's macro reign over the universe.

Genesis 1:28 provided the first indication of a creation (cultural) mandate that gave dignity to work, reflection, rest, humility, celebration, marital fidelity, all living creatures, the environment, and ultimately the human community. Roger Greenway (in Moreau, ed., 2000) summarizes the mandate this way:

The cultural mandate...begins with the presupposition that the world belongs to God and he has mandated how humans should relate to one another and treat his whole creation. Reflections on the cultural mandate leads Christians to see that their responsibilities before God are not limited to activities in the institutional church, nor to personal and private spirituality. They include all personal and private spirituality. They include all the

areas of life, the social, economic, political and scientific. In each of these areas they honor God as they promote truth and mercy and apply scriptural principles to the affairs of life. (p. 252)

The Old Testament's creation mandate to multiply and rule, driven by stewardship and servanthood, is uniquely connected to the New Testament's Great Commandment to "Love the Lord your God" and "Love your neighbor as yourself." When people follow the Great Commandment, first advocated in Deut. 6:4-5, participation in the creation mandate and the Great Commission tends to follow naturally. Life in the Garden initially depicts God's creation mandate being followed.

## **Rot, Revelation, Redemption, and Reconciliation**

Encouraged by the sinister serpent (Satan [2 Cor 11:3; Rev 12:9]) to fulfill personal desires to be like God, Adam and Eve disobeyed God's command not to eat the fruit of the tree in the middle of the Garden. By this disloyal action they broke their unique relationship with God, making it seem in the eyes of the world that God had lost face. They no longer were able to multiply, rule, and rest in the way God had previously designed.

Fear replaced love when God came to visit. Childbirth would now be accompanied with pain; work would be difficult and demanding. Depravity, death, and decay resulted. Even so, dignity remained as Adam and Eve were made in the image (reflection) of God. The battle for supremacy between God and Satan now expanded to include the highest creation, Adam and Eve and their descendants (Eph 2:2).

But the impact of the Fall did not stop with humans. The Fall of Adam and Eve impacted all of creation. Both now required redemption. As for creation, Paul reminded his readers that it presently groans, awaiting final restoration (Rom 8:19-22). The "tree of life" gave way to thorns and thistles.

Sin resulted in multiple curses. Adam and Eve

would eventually experience the curse of death as they now knew the difference between good and evil. God also cursed the earth as well as the snake. The King became Judge and Jury as his honor and glory were challenged. With broken relationships between God and Satan, God and Adam and Eve, and God and the cosmos, a comprehensive plan of redemption became necessary.

The Great Initiator wasted no time in revealing his plan for comprehensive redemption that would restore his honor as well as that of his creation. Taking the lead, he set the standards, providing the first “glimmer of the gospel” in Genesis 3:15. This vague battle plan would slowly, over time, become crystal clear: someone would be born who would ultimately save God’s face, defeat Satan, and provide restoration and rest for all God’s people, as well as a place to dwell.

True reconciliation between people would now become possible. Paul called this person the Second Adam (Rom 5). While the first Adam brought death, the Second Adam would bring life. No one need fear the spiritual powers of the opposition any longer for they would be defeated (Col 2:15). But we’ve moved too far ahead in the story. Returning to Genesis, God then clothed Adam and Eve with his provision, rejecting their feeble attempts to cover sin through woven fig leaves.

## **Noah Preserves the Human Race**

As Adam and Eve’s children made them grandparents and great grandparents, the earth’s population began to swell. They followed God’s command to be fruitful and multiply, but the majority of the population failed to make God their King, choosing corruption instead. This resulted in God being grieved that he had ever created people. Filled with pain, God vowed to destroy the human race and everything else within 120 years (Gen 6:3). God’s patience with dishonor and disobedience was limited.

But not all refused to make God their Patron-King and be cursed. As a righteous per-

son who walked with God, “Noah found favor in the eyes of the Lord” (Gen 6:8, NIV). God blessed Noah by establishing an unconditional covenant with him and his descendents. This everlasting covenant assured that all higher and lower creation would never again be destroyed by means of a universal flood. As a sign of promise and hope, God established a rainbow to remind himself (and all peoples) of this pledge. Just as the rainbow is a universal phenomenon, so is the Noahic covenant.

God’s patience and grace eventually ran out. While all could have built boats, only one family chose to do so. The first rains ever to hit the earth fell, stifling the snide comments continually cast at a crazy man building a boat far from any body of water. Noah’s unceasing warnings went unheeded.

Following God’s command, Noah exercised rule by selecting a pair of each animal and loading them on the ark. After God destroyed everything by means of a flood, except for Noah, his family, and the animals placed in the ark, he reiterated to Noah a previous command: multiply, fill the earth, and rule over it (Gen 1:28; 9:1-3).

Noah lived 350 years after the flood, sufficient time to see grandchildren and the formation of a host of nations that spoke a single language. Would these “diamonds of diversity” (Gen 10) rule themselves or invite God to be their rightful King (Psa 99:2)? Sadly, the story of Babel revealed the nature of the nations.

Refusing God’s command to scatter and fill the earth they instead congregated in a single location to build a tower that would “make a name” for themselves. God judged the national alliance, confused the languages, and scattered the various people groups “over the face of the whole earth.”

God remained King over the sin-infected nations whether they acknowledged it or not, but this failed to follow God’s plan and promise of co-laborship. What was needed was a single



nation that would model to all nations God's rule and relationship visually and verbally, tempting and teasing them into his kingdom of rest.

## **Abraham Blesses the Nations**

The nations continued to reject God, worshipping created objects rather than the Creator. It was time for God to intervene again in human history.

Not forgetting his promises to Adam, Eve, and Noah, God chose Abraham to start a new nation, Israel. God sovereignty chose this nation to reveal his story to all the nations. Johannus Blauw noted this recurrent Old Testament theme: "...the whole history of Israel is nothing but the continuation of God's dealings with the nations, and that therefore the history of Israel is only to be understood from the unsolved problem of the relation of God to the nations" (1962:19, author's italics). To have a relationship with God now required that all nations go through one nation—Israel.

A king requires people to rule over, and a land for them in which to reside. The King of kings required the same.

As for people, God promised Abraham to make his descendants "as numerous as the stars in the sky" (Gen 26:4). As for land, God promised to "give all these lands" (Gen 26:3) to an obedient Israel (Jn 8:33-58). The Abrahamic covenant addressed both the Israelites and the land, but with global ramifications, "all nations on earth will be blessed" (Gen 26:4). Like previous covenants made by God, this covenant also addressed the spiritual as well as material needs.

The selection of Abraham was not without cost. The people ridiculed him just as they had Noah. Why would anyone pack up all the family's belongings and take off on a trip in which they had no clue where they were going? Why would they want to uproot their family and leave clan, community, and country?

But Abraham was undeterred. Focused on God's promise to bless him and "all peoples of the

earth" (Gen 12:1-3; 18:17-19; 22:16-18; 26:3-4; Gal 3:6-9, 26-29), by faith Abraham gathered his family and possessions and set off on a journey that would unfold as they went.

Abraham's actions demonstrated fearless faith. Unlike the people who attempted to build the tower of Babel to make a name for themselves, Abraham believed God would make his name great to bless the nations. Unlike the people who gathered in one location to build the tower, Abraham's entourage traveled by faith to a more geographical center of the world, making God's story observable and audible to the majority of nations. Unlike the people building the tower, Abraham understood that there was no room for a self-centered way of life epitomized by the maxim that singer Frank Sinatra so well and famously encapsulated in the lyric "I did it my way."

While God always took the initiative, he preferred to work in partnership with his creation. The selection of Abraham was no exception. God chose to restore his lordship over the nations through a faithful and fearless Israel. As Israel conquered her enemies in the Promised Land, and conducted business and politics with humility and justice, the nation reflected God's rule over the universe, drawing the nations to God. Blessing replaced cursing for the obedient, resulting in refreshing rest over ceaseless, daily activity. For how God expanded the universal framework set in place through the Abrahamic covenant to bless all peoples I now turn to the story of Moses.

## **Moses Leads the Exodus**

Years later, one of Abraham's ancestors ended up as a slave in Egypt. Sold by jealous brothers to merchants en route to Egypt, Joseph fulfilled a promise made to Abraham long ago—his ancestors would be taken to Egypt as slaves for 400 years.

But God did not forget his covenants. Because God enabled Joseph to interpret the Pharaoh's dream he was made governor over all of Egypt. When a famine threatened to kill his family of 75, Joseph forgave his brothers and invited them

to reside in Egypt, saving not only his family, but many others as well. Over the years Joseph and all his brothers died, the Israelites multiplied numerically, a new Pharaoh who did not know Joseph replaced the former, and the Egyptians began to fear that the multiplying Israelites would join their enemies to overthrow them.

The Pharaoh increased the workload, hoping to kill off the Israelites, but they multiplied instead. His escalating fear inspired further dastardly deeds—he commanded all male Israelite babies be killed at birth, effectively ceasing more multiplication. It was in this context that God heard the cries of his people and raised up a new leader—Moses.

It took many spiritual battles to convince Moses to personally become involved in a leadership role, and for the Pharaoh to set the Israelites free to worship God (Ex 3:12). The mounting pressure brought about through multiple plagues, and the death of Pharaoh's son, eventually convinced the Pharaoh to change his mind. At first he questioned, "Who is the Lord, that I should obey him and let Israel go?" (Ex 5:2). He soon began to mellow (Ex 8:8; 9:28; 10:17), and finally told Moses to take the Israelites and go. But before Moses left he demanded one more thing, "also bless me" (Ex 12:32).

The plagues, along with the traumatic crossing of the Red Sea, revealed the mighty power of Israel's Patron-King to liberate his people to bless the world. The Pharaoh's awkward attempts to thwart God's integrity were stifled. Egypt, like the people of Babel, learned the hard way as to who was the true King that deserved sole honor. But the unwavering Patron-King's strategy did not stop with Egypt. Rather, the progressive unveiling of his plan called for the blessing of all nations. He planned to accomplish this by making Israel a "kingdom of priests and a holy nation" (Ex 19:5-6).

As pilgrim priests, Israel was to serve a mediator role for all peoples. Blauw (1962) captured it this way: "The mission of Israel consists in the fact that through this nation God will make His power known, visible, and tangible to the view of all na-

tions and with a view to all nations." (p. 37)

As a holy nation, Israel was to exemplify the God they followed to fellow Israelites and resident aliens through showing justice in judging, maintaining sexual purity, planting fruit trees, helping the poor, resting themselves every seventh day, resting the land every seventh year, having honest scales, releasing slaves, relieving debt, assuring fair wages, returning land, caring for widows and orphans, encouraging strangers living in the land to participate in worship (Ex 12:38, 48; 22:21; Lev 25; Deut 10:19, 24:14; Isa 1:17).

Israel's experience under Egypt as a "stranger" was to serve as a constant reminder as to how they should deal with outsiders (Ex 19:34). Blauw (1962) believed it is "exclusively the visible manifestation of the deeds of God in and with Israel" (p. 37) that would draw nations to the King. The King chose Israel to serve as a symbol and servant of justice to redeem the nations. The Israelites were to treat themselves and foreigners justly and honorably, but not allow either to destroy their relation with the King (Nehemiah).

Unlike the Abrahamic covenant, the Mosaic covenant was conditional, yet both are interrelated.<sup>3</sup> If the Patron-King was to remain Israel's Protector and they his treasured possession, Israel would have to honor him by obeying his covenant fully. The same was true if Israel was to possess the Promised Land.

Israel naively agreed to do so (Ex 19:8). Underscoring the seriousness of sin, God provided the Ten Commandments to set societal parameters. The first four commandments dealt with one's relationship with God while the final six dealt with relationships with others.

Jesus later summarized the vertical and horizontal relationships in this way—love God and love others. By the time Moses, recalling the image of a nursing mother in provisional tenderness (Num 11:12), descended from the mountaintop with the carved commandments, Israel had already broken a number of commandments through the golden calf fiasco. For the next 200 years of the-

ocracy, Israel vacillated back and forth between obedience and disobedience, sometimes acting as servants, sometimes as “stiff-necked.” The Israelites partially fulfilled God’s covenant promises.

In spite of Israel’s ungrateful behavior God never forgot his promises made to Adam, Abraham and Moses. Israel eventually entered the “resting place” (Deut 12:9), the Promised Land, but without Moses. While traveling through the desolate desert in route to Canaan, God met all the Israelites’ spiritual and physical needs, as well as those of the livestock, in spite of continuous complaints.

Even after God helped the Israelites conquer Canaan (administering justice after 400 years of opportunity to repent [Gen 15:16; Deut 9:4-5] as well as mirroring God’s final victory over the Satan) members of the 12 Tribes continued to complain. Nevertheless, God remained faithful to his promises: “As he began with one man to reach the world, so he begins with one land to renew the whole; and the one program cannot be separated from the other” (Dyrness, 1983, p. 79).

There was now a people with their own land, but something was missing. Who would the Patron-King select to rule over this fragmented, unruly groups of people in their newly conquered land? Who would move them from a theocracy to a monarchy, something they desired so that they could be like the other nations?

## **David Establishes the Kingdom**

Coming from a humble beginning as a shepherd boy, God chose David to become the second king of Israel. This inconspicuous background would prove helpful, for a king was not to “consider himself better than his brothers” (Deut 17:20, NIV). Rather, Israel’s kings were to care for those who could not care for themselves (Psa 72), exemplifying the King’s justice politically and economically. The human kings’ deeds were to reveal the Patron-King’s deeds.

Defeating the Jebusites, David captured Jerusalem, endearing himself to the Israelites. They eventually anointed him king over the great nation of Israel. Along with his kingship came a promise from God—his kingdom would be established forever (2 Sam 7).

While the Adamic covenant promised a coming Mediator that would defeat the Enemy, the Abrahamic covenant made Israel a chosen people with a land from which to bless all peoples, and the Mosaic covenant made Israel God’s servant-mediators, the Davidic covenant prepared the way for the King of kings to establish his eternal reign and rest. All covenants build on previous covenants, creating expectation and hope.

As king, David subdued his enemies, serving Divine justice to sinful nations. David ruled over the conquered as well as the Israelite citizenry. While his kingdom enjoyed rest (2 Sam 7:1), David remained unrestful. While the king lived in a mansion, the King of kings dwelt in a tent.

David decided to build a temple in the central area of Jerusalem (Deut 12:4-11) that would be open to all peoples to worship God, one of which would be the Queen of Sheba. But David was ahead of God’s game plan. God informed him that his offspring would build the temple, reminding David not only of who was in charge, but also of the unconditional covenant that would eventually result in the King’s restored kingdom.

Some kings, such as David, Solomon, Asa, Hezekiah, and Josiah, attempted to reflect the Patron-King through their actions. While certainly not perfect, “...they pointed in that direction, and God used even their imperfect examples as witnesses to his purposes” (Dyrness, 1983, p. 89).

Over time, however, the kings and their followers dishonored the Patron-King, profaning his holy name among the nations (Ezk 36:22). In spite of warnings from numerous prophets, spiritual snobbery (Amos 5:21-24) replaced

servanthood, justice, and a positive witness. Those who could not care for themselves suffered because of Israel's disloyalty to the Patron-King (Deut 12:4-11).

Because of disobedience, the Patron-King again intervened in human history. Just as he had judged and scattered the people at Babel, he now divided the nation of Israel into north and south, scattering them into captivity where they would find no rest for another 400 years (Deut 28:64-67).<sup>4</sup>

Even so, through the long years a small remnant of captive Israelites who had restored their relationship with God anxiously awaited the coming promised Mediator-King. In the meantime, they sought the "peace and prosperity of the city" to which God had exiled them (Jer 29:7, NIV).

This promised person would initiate a new exodus that would result in the institution of his kingdom rule over all peoples, fulfilling the Davidic covenant to bring a Ruler that would offer genuine rest. In the meantime, they were exposed to numerous foreign languages and religions, challenging parochialism, while offering continuous opportunities to compromise or commit further to the promises and practices of the prophets.

## Jesus, the Second Adam, Arrives

Freed from captivity, many diaspora Israelites returned to Jerusalem to await the coming Mediator-King. There they found a rebuilt Temple that, "...combined in itself the functions of...religion, national figurehead and government—and also included what we think of as the City, the financial and economic world" (Wright, 1992, p. 225). Nor did the King's "little flock" (remnant) forget the land promised to Abraham and his descendents. "It was YAHWEH's Land, given inalienably to Israel. The Romans had no more right to be ruling it than did any of their pagan predecessors." (ibid, p.226)

But where was the promised mediator-King? Where was the Second Adam?

Enter the scene Jesus, a Prophet like Moses, a High Priest like Melchisedek, a King like David, the Second Adam. Matthew's genealogy (1:1-16) not only validated Jesus' role as the promised Messiah, but it also revealed God's inclusive nature and universal concern for all peoples. According to Doug Pennoyer, "The gene pool that converged in Bethlehem on Christmas morning under the flag of the tribe of Judah (Matthew 1:1-6) included some foreign imports."<sup>5</sup>

For example, Jesus's line includes Rahab, a Canaanite ex-prostitute, and Ruth, a displaced Moabite widow on welfare. The gene pool included males and females, rich and poor, the marginalized and displaced, saints and sinners, and a host of ethnicities. Baby Jesus' genealogy reflected his ultimate goal in birth, death, resurrection, ascension, and future return—universality—a community of color that reflects a Creator who values diversity.

The promised Mediator-King preached a message of God's rightful rule, performed numerous miracles, and widened the understanding of global missions. But not all were enthralled with Jesus' message, miracles, and view of missions. After all, a King does not select a barn for a birthplace. Why should Gentiles have equal access to God with Israelites, the "apple of God's eye?" Misunderstood by family, disciples, Hebrews, Hellenists, and the general public, he was hanged on a cross, died, and was buried. But death could not hold this promised one captive.

Jesus' message ultimately found its power in the resurrection—an event that secured salvation for all nations and creation. Satan was defeated (Gen 3:15), death was conquered, sin was paid for, lower creation would be recreated, and rest was made available to the weary pilgrim (Matt 11:28-30). The resurrection made God's rule among all peoples and the lower creation possible for "all authority" resided in him. Jesus' kingdom message required repentance, offered forgiveness and rest, and demanded daily loyal obedience.

Jesus' message also included miracles that demonstrated power over sickness, demons, death, and the elements. They also aided the poor who were never far from Jesus' mind. His "miracles rendered 'visible the restoration of creation, and so the all-embracing and redemptive significance of the Kingdom'" (Dryness 133). The Mediator-King defined his message through words and works, continuing Old Testament precedent.

The Second Adam who had made eternal life available to all (Rom 5) was not content for this message to remain with Israel alone. He slowly but surely opened the door for Gentiles, particularly after the resurrection.

Each of the four Gospels ended with Jesus' command to "make disciples" of all peoples. There was no time to enjoy revenge on the Romans. Jesus withheld judgment so that grace could advance globally and holistically through a new Servant-Mediator. He would return at a later date to build the true and eternal house of God (2 Sam 7:11-13) and make the desolate land "become like the garden of Eden" (Ezk 36:35) again.

Between his ascension and return, the message, miracles, and mission of his global rule to restore his honor and the honor lost through broken relationships, and offer genuine rest would be communicated and modeled no longer through Israel, but through a new community—the Church. Who could lead this new community of faith?

## **Paul Goes Global with the Gospel through the Church**

The book of Acts opens with a stunned group of believers huddled together trying to assimilate the shock of Jesus' death and resurrection, yet still convinced that he would establish his earthly kingdom immediately. But their agenda was not Jesus' agenda. Before ascending into heaven, Jesus had ordered them to wait in Jerusalem for the coming Holy Spirit who would provide them power to conduct global witness through word and deed (Acts 1:1,8).

The promised Holy Spirit came upon the waiting 120, empowering them to speak the native languages of those who had come to Jerusalem to celebrate Pentecost. The Holy Spirit had reversed Babel.

The visitors from many nations now heard the message of God's right for honor, to rule, restore broken relationships, and provide rest, now reinterpreted in light of his death, burial, resurrection, and ascension. Jesus was Lord over everything in heaven and earth (Col 1:20). Around 3000 people repented, believed, and found rest (Acts 2:41). The Church, the Patron-King new choice to visualize and verbalize his message of grace, was born, with new pupil-pilgrims being added daily (2:42-47).

Acts 2 provided the first glimpse of the life of the pilgrim community of faith. Fundamental activities included: teaching (a learning people), sharing (a compassion people), fellowshiping (a friendly people), eating together (a communal people), celebrating communion (a ritualistic people), praying (a worshiping people), sensing the awe of God (a spiritually sensitive people), a common purpose (a focused people), and signs and wonders (a powerful people).

All this resulted in justice, met spiritual and physical needs, respect of outsiders, and quantitative and qualitative growth. Only the respect of outsiders would subside over time.

Physical needs were met by deacons, first appointed to address the widow war after Hellenist widows accused the Hebrew widows of injustice (Acts 6:1), and through numerous signs and wonders,<sup>6</sup> often accompanied with the story of Jesus Christ. Church growth reports abounded.<sup>7</sup> The Patron-King's honor and rule was now expressed by the Church visibly and verbally, and would continue until Jesus' return to establish his earthly kingdom.

The Damascus experience changed Paul forever. Once a pious persecutor of Christianity, he now personified its strongest advocate. Paul determined to take the gospel of grace to the ends of the

world no matter what the cost (Rom 1:5). Working with determined teams he planted and developed multiplying churches in strategic areas where none existed (Rom 15:20-21).

Never forgetting the Jerusalem church yet never being controlled by it, Paul marched west working from a number of mission centers: Antioch, Corinth, Ephesus, and Rome. His eventual goal was to reach Spain (Rom 15:24), the final known frontier. No other person in the first century impacted the spread of the gospel, the planting, and development of new communities of faith more than did Paul, the apostle to the Jews, Gentiles, and authorities (Acts 9:15).

Luke's second volume, Acts, documented the triumphant success of the multiple mission trips conducted by Philip (8:5-13, 26-40), Peter (8:14-24; 9:32-10:48), unidentified personnel (11:19-21), and Pauline teams (13:1-14:28; 16:6-18:22; 18:23-21:16). One couple, Pricilla and Aquilla, ran a leather business while strategically planting three house churches in three different cities: Corinth (Acts 18:13), Ephesus (1 Co 16:18), and Rome (Ro 16:3).

Determined to glorify God through taking the message of Jesus Christ to the world so that new communities of faith could come into existence, these first-century co-laborers turned the world upside down (17:6). Future co-laborers continued their example, adding hundreds of thousands of chapters to Acts. John records the ultimate result of the sacrificial service, often in the midst of suffering and persecution, of the combined effort of the Church: "there before me was a great multitude that no one could count, from every nation, tribe, people and language" (Rev 7:9, NIV).

Jesus fulfilled the covenant promises securing salvation for all peoples and creation. He fulfilled the Adamic covenant by becoming the Second Adam, defeating Satan through his death and resurrection, providing restored relationships with God (and others) for those who recognize the need of a Mediator, and eventually will recreate the material world.

He fulfilled the Noahic covenant by never again destroying the earth with a flood. He fulfilled the Abrahamic covenant by blessing all nations and providing a land in which to dwell. The "root of David" fulfilled the Davidic covenant

that will result in the establishment of his earthly kingdom where everyone will bow before the Mediator-King, the disobedient will be judged, and rest will be provided for his people in a newly created heaven and earth that will far surpass Eden (Rev 21:4).

Just rule and relationships will be achieved, resulting in refreshing rest for tired pupil-pilgrims occupying a newly created land. God's story over the centuries has intersected with our stories.

## Some Guidelines for Great Commission Companies

Just as the Patron-King is the hero of the stories of Bible characters such as Adam, Noah, Rahab, Moses, David, Mary, and Paul, so GCCs that attempt to multiply wealth, create economic lift, promote hope, and challenge a culture of greed, will strive to make him the Patron-King of their companies.

As co-laborers commissioned to reach all peoples, they have unparalleled opportunity to reveal the gospel through word and deed to co-workers, suppliers, government officials, creditors, and customers. To accomplish this they will "constantly return to, and discover anew" (Polhill, 1992, p. 122) the ideal of first-century Christianity—God's honor and righteous rule that produced responsible relationships with himself, others, the material world, and provided refreshing rest for people and the environment. **Tables 2 and 3** provide GCCs tools to evaluate God's rule in relation to relationships and rest.

Rightful honor and righteous rule calls for GCCs to institute integrative organizational systems, symbols, stories, and rituals that promote relationships of integrity and rest even though this may be far from the norm of the host country (Prov 10:9). GCCs must constantly remind themselves, as Israel was commanded, to remember what it was like to be a "stranger" in a foreign country, and treat people how they would like to be treated.

When New Testament communities of faith provided for the needs of the poor and oppressed, it did not go unnoticed by the larger community.

The same will be true of GCCs who hire and care for the disabled and disfigured, especially in countries where such people are despised. When servanthood, stewardship, and justice dominate the way GCCs are run, e.g., challenging turf wars, layoffs, theft, terminations, ecological ineptitude, and so forth, the Patron-King's macro rule over the universe is modeled, providing a venue for proclamation, repentance, and new communities of faith living in a rejuvenated environment.

Responsible relationships call for GCCs to conduct business honestly in a cutthroat environment, allowing the Holy Spirit to control the competitive spirit so that human relationships are not harmed nor natural resources abused. Employers will challenge personal and collective pride when the business becomes successful. Workers should receive just wages and conduct, and a health-friendly working environment. Suppliers would receive payments in a timely manner. Customers would receive honest advertisement and quality products in a timely manner at fair prices. Competitors would receive just treatment. The poor that surround GCCs would receive responsible social action; the rich would not be cheated. Boards, banks, and shareholders would receive accurate reports. When possible, each party would receive prayer, the good news of Jesus Christ, consistent follow-up, and financial resources so that new holistic communities of faith and businesses can multiply.

GCCs would refuse to rape the environment (which ultimately impacts everyone's children and grandchildren) for short-term gain. When conflict emerges within or without the company, GCC management would make a genuine effort to resolve it. Striving for responsible relationships on all levels will eventually provide GCCs opportunities, secretly or openly, inside and/or outside the company, to convey the message that will restore broken relationships with the King. In relation to involvement in responsible relationships Matthew's warning is apropos, "...be as shrewd as snakes and as innocent as doves" (10:16, NIV).

Refreshing rest calls for GCCs to take seriously the number of hours they work, and demand of their employees.

No family should suffer because of perpetual stress, burnout, or outright neglect. Reasonable work hours with appropriate breaks, sabbaticals, vacations, and expectations reflect God's rest. The Psalmist warns: "Do not wear yourself out to get rich; have the wisdom to show restraint" (Prov 23:4, NIV). Finding that oft elusive balance between profit and people will remain a constant challenge for GCCs.

Handling new wealth must also be addressed so that John Wesley's (in Danker, 1971) fear will not become a reality for the new followers of Christ:

I fear that wherever riches have increased, the essence of religion has decreased in the same proportion. Therefore, I do not see how it is possible, in the nature of things, for any revival of true religion to continue long. For religion must of necessity produce both industry and frugality, and these cannot but produce riches. But as riches increase, so will pride, anger, and love of the world in all its branches. (p. 30)

When giving is taught immediately, and implemented, Wesley's concern is addressed. People who love to share what they have with others will find it much more difficult for riches to rule their lives. CEOs have opportunity to provide an exemplary model.

GCCs attempt to keep three priorities balanced: (1) the business end (profit), (2) the apostolic activities (developing and multiplying new communities of faith), and (3) diaconal services (social side) (see Figure 2). They recognize that tensions always exist between the three with one that demands superiority. They also recognize that tension exists between maintaining the GCC and multiplying it so that others can experience opportunity for present and future hope. Such tensions drive managers of GCCs to rely constantly on the Holy Spirit in their day-to-day activities.

### **Concluding Reflections**

While no GCC will reach total perfection in the demonstration of the Patron-King's rightful honor and rule (human to spiritual, human to human, human to material), he will use his co-laborers' imperfect attempts to exemplify biblical values and verbalize the story of redemption.

A comprehensive view of the Patron-King's story of honor and rule that restores broken relationships, and provides comforting rest, demands a comprehensive, responsible approach to business. This approach will include the Great Commission, the Great Commandment, and the interrelated creation mandate, all reflecting the holistic nature of the first-century Temple. Such a perspective will impact both the higher and lower creation. When this happens, the Patron King's story will intersect with the stories of all peoples of the world, producing shalom.

## Endnotes

1 "Patron"—one on whom one relies to provide for all needs.

2 I recognize that God used a host of other key people, such as Melchizedek (Gen 14), Jacob (28:13-15); Isaiah (26:2-5), Peter (Acts 1; 10), Barnabus (Acts 4; 13-14), Stephen (Acts 7), Philip (Acts 8), to name a few, to reveal and connect the storyline. For brevity sake I will discuss only the seven.

3 In an excellent paper entitled "Premillennialism Between Iraq and a Hard Place" presented at the Evangelical Missiological Society, South West regional meeting held at Biola University May 3, 2002, Mark Harlan cogently argues, "The promise of land, seed and blessing to Abraham's descendants is an irrevocable covenant from God'; however, experience of the reality of these blessings was conditioned by the faith and obedience of each generation of Israel. The purpose of the Mosaic covenant would qualify them to experience the blessings promised by the Abrahamic covenant, while covenant unfaithfulness would result in application of covenant curses (as outlined in Deut. 28 and as happened with the exile in Babylon)—though the promise of restoration to the land remains in perpetuity" (p.3).

4 Israel's spiritual adultery may have contributed to the formation of a number of new religions / philosophies: Zoroastrianism (Zoroaster 600-583), Jainism (Mahvira 599-527), Buddhism (Gautama

560-480), Taosim (Lao-Tzu 604-517), Confucianism (Confucius 551-479). When Israel fell, so did the nations.

5 I'm indebted to Doug Pennoyer, former Dean of the School of Intercultural Studies, Biola University, for these thoughts.

6 Signs and wonders reports found in Acts include: JC appeared to apostles, JC ascends and angels appear (1:9,10), sound, fire, tongues (2:2-4), Joel's prophecy: prophesies visions, dreams (2:17), Apostles perform signs and wonders (2:43), Peter heals lame man (3:7,8), Prayer shakes building, resulting in preaching (4:31), Ananias and Sapphira killed (5:5,10), Apostles heal sick and demonized (5:12-16), Angel opens jail (5:19), Stephen performed miracles and signs (6:8), Stephen's face as bright as an angle (6:15), Philip cast out demons and healed sick (8:6,7), believers receive HS when apostles lay on hands (8:17), HS swept Philip away (8:39) + (#19) Paul blinded and hears voice (9:3-6) + (#20) Ananias receives a vision (9:10), Saul receives sight (9:17), Aeneas healed instantly (9:34), Tabitha revived (9:40), Cornelius receives a vision (10:3), Peter receives a vision (10:10), New believers speak in tongues (10:46), (#29) Agabus predicts famine (11:28), Angel frees Peter from prison (12:7), Herod struck with deadly sickness (12:23), Paul blinds Elymas (13:11), Apostles perform signs and wonders (14:3), Paul heals cripple (14:10), Paul receives Macedonian vision (16:9), Paul frees demon-possessed girl (16:18), Paul and Silas freed from prison (16:26), God encourages Paul through a vision (18:9), Ephesian believers speak in tongues and prophecy (19:6), Paul heals sick and demon possessed (19:11-12), Paul revives Eutychus (20:10), Disciples prophesied Paul should not go to Jerusalem (21:4), Agabus prophesies Paul's binding (21:11), Paul receives vision to leave Jerusalem (22:17), God encourages Paul through a vision (23:11), Angel assures Paul of safety of 276 (27:23,44), Paul protected from snakebite (28:5), Paul heals Publius's father and others (28:8).



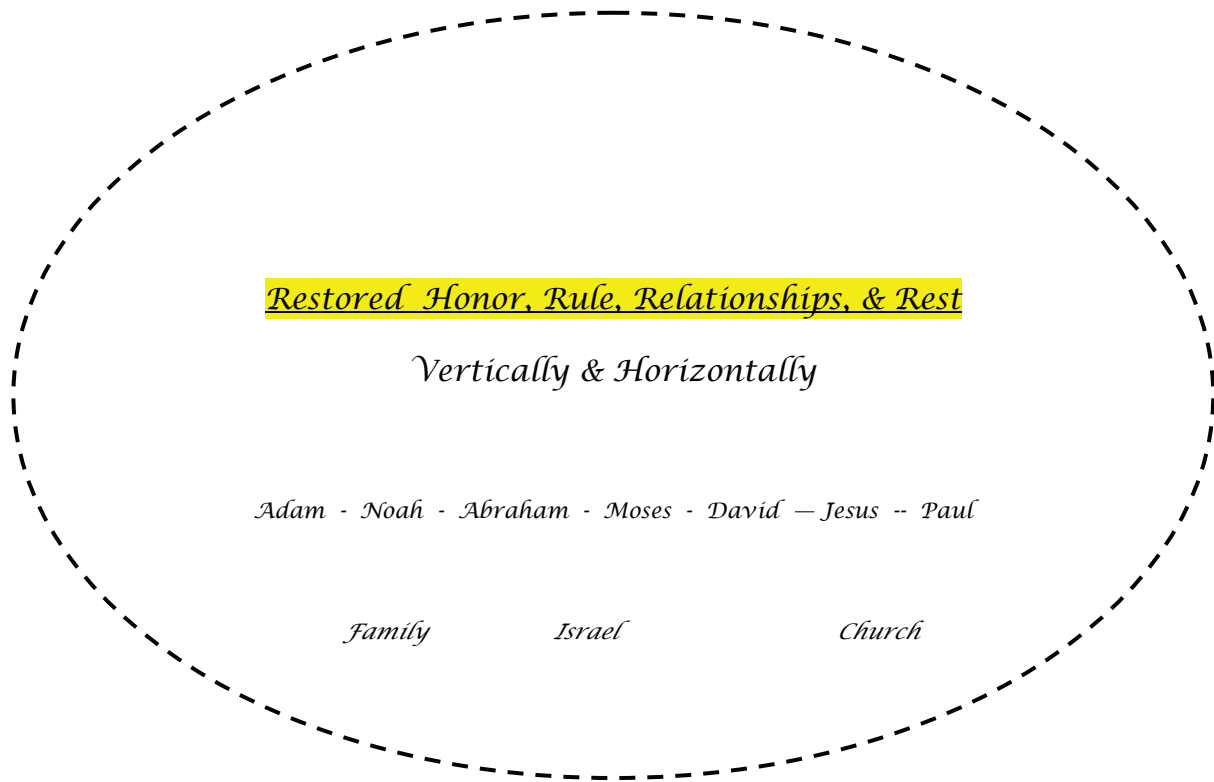
7 Church growth reports found in Acts include: 3000 (2:41), Lord adds to group (2:47), 5000 men (4:4), more and more men and women believe (5:14), believers multiply (6:1), gospel spreads, disciples increase, many priests believe (6:7), many men and women baptized (8:12), Ethiopian (8:38), Saul converted (9:17), churches multiply (9:31), whole communities (Lydda/Sharon) convert, (9:35), many believe in Joppa (9:42), Stephen's face as bright as an angle (6:15), all Cornelius' relatives and friends receive HS (10:44), large number of Gentiles believe (11:21), large numbers believe (11:24), gospel spreads, many new believers (12:24), Proconsul Sergius Paulus believes (13:12), all appointed believed (13:48, 52), a great number of Jews and Gentiles believed (14:1), new disciples protect Paul (14:20), many disciples won (14:21), churches multiply (16:5), Lydia and household believe (16:15), jailer and household believe (16:33), some Jews, Greek men and influential women believe (17:4), many Jews, prominent Greek women and many men believe (17:12), some believe, including Dionysius and Damaris (17:34), Crispus and household and many Corinthians believe (18:8), some Ephesians believe (19:9), more Ephesians believe (19:18), thousands of Jews believe (21:20), some Jews believe (28:24).

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**Figure 1: God’s Sacred Story Intersects our Story**



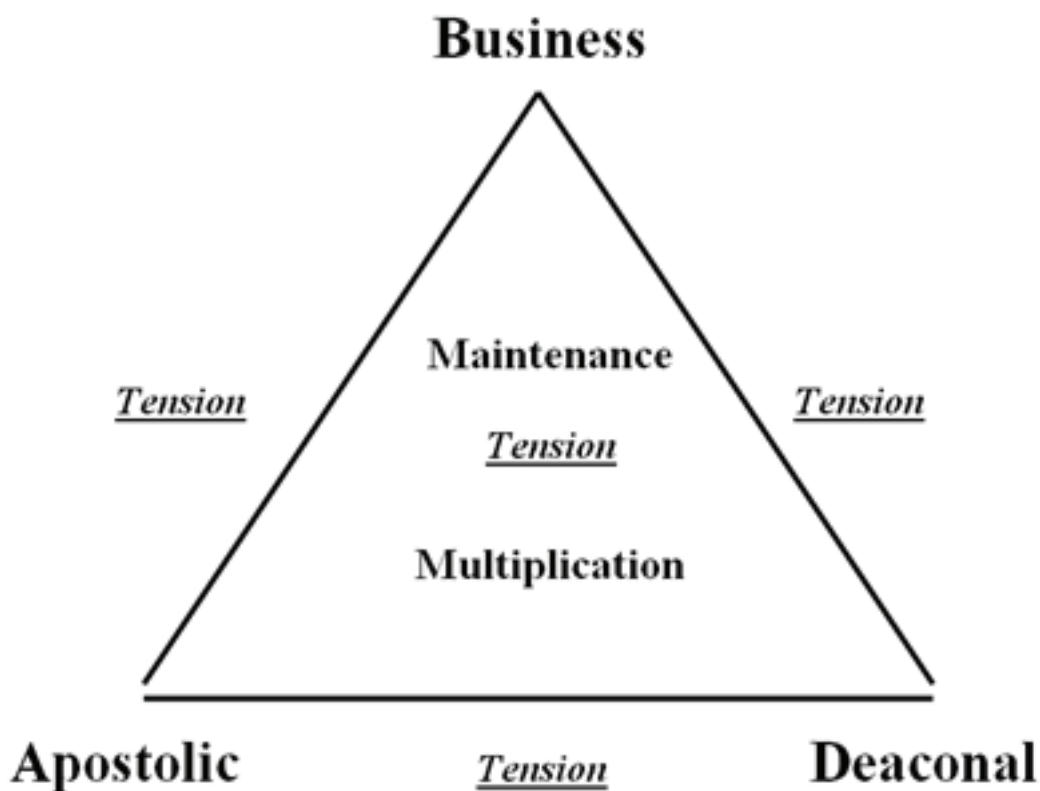
**Table 1: Evaluating God’s Honor and Rule in Relationships**

	Very Negative	Negative	Neutral	Positive	Very Positive
<i>Employers</i>					
<i>Employees</i>					
<i>Creditors</i>					
<i>Suppliers</i>					
<i>Customers</i>					
<i>Locals</i>					

**Table 2: Evaluating God's Honor and Rule in Relation to Rest**

	<b>Not Appropriated</b>	<b>Seldom Appropriated</b>	<b>Consistently Appropriated</b>
<i>Employers</i>			
<i>Employees</i>			
<i>Environment</i>			

**Figure 2: Maintaining Balance in the GCC**



# When Business is the Mission: Spiritual and Social Outcomes of Faith-Based Social Business in Sub-Saharan Africa

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BRIAN ALBRIGHT, PH.D.

## Introduction

There is an extraordinary group of people, motivated by their Christian faith, starting businesses in Sub-Saharan Africa because they believe that business plays a key role in alleviating poverty. These faith-based social business (FSB) leaders face situations similar to those faced by leaders in other academic and practitioner fields including business as mission, social entrepreneurship, international business, and international development, given their pursuit of multiple-bottom lines, cross-cultural engagement in undeveloped nations, and a focus on integration of faith. The complexities of their contexts create opportunities and challenges in which their strategies and operations require further investigation and analysis.

This multiple case study of six FSBs explores what this author labels the “domains of influence” of business, including the structural type of business model such as so-called for-profit/non-profit hybrid models; the pursuit of multiple outcomes; and the management of cross-cultural partnerships, that shape the thoughts and actions of these business leaders.

While the full study covered all three do-

main domains of influence, this article focuses solely on the findings of the outcome domain of influence. After a brief overview of the research methodology and general description of the topic of outcomes, both spiritual and social, the four significant findings of the inseparability of spiritual and social outcomes, reactive evangelism, tough love, and intrinsic value of the product/service are explored.

## Research Methodology

This multiple case study selected six FSB efforts that met five qualifying conditions; they (1) considered themselves a business, even though they could be organized as a non-profit, for-profit, or a hybrid, that was pursuing financial sustainability, (2) had explicit social goals, involving some articulation of the alleviation of poverty, (3) had stated that their efforts were of a faith-based nature, which may or may not have included a specification of direct spiritual impact, (4) had a strong emphasis on an U.S./Africa leadership partnership relationship sharing vision and authority and (5) were located in Sub-Saharan Africa. Establishing these specific criteria not only articulated what would be considered an FSB,

but also clarified what was not being studied. For example, this study did not include typical non-profit organizations with social goals, traditional businesses pursuing profit-maximization, secular organizations, or organizations with an exclusive U.S. leader in which Africans were viewed solely as employees.

While the qualifying conditions helped in discovering commonalities among the selected cases, diversity in products/services, industries, markets, and locations, allowed the identification of differences in response to the research questions. 31Bits (127 employees), located in Gulu, Uganda, sells beaded jewelry in the cause-related fashion industry. Started in 2008, its goal is to empower women who have suffered from the affects of the Joseph Kony led war. The Source (named after the source of the Nile) (15 employees) is a Café, craft shop, internet access, and a library/resource center in Jinja, Uganda. It was started in 1997 by a group of missionaries for the purposes of generating profits to help fund the local church and other village development efforts. Onesimus (12 employees) is a milk collection and cooling plant located in Kipkaren, Kenya. Founded in 2009, it pursues the goal of providing market access and a fair price to poorer farmers. In Lusaka, Zambia, Zambikes (35 employees) manufactures, assembles and distributes high quality bicycles, bicycle ambulances and cargo bicycle trailers. Started in 2007, they not only target getting helpful products to the people, but also offering employment to underprivileged, uneducated people. Kimbilio (4 employees), started in 2012, offers mortuary and funeral home services to the people of Cheboiywa, Kenya. Finally, AfricaWorks/Kumbula engages in the supply-production-marketing value chain facilitating partnerships between potential businesses (hubs) and the community groups (producers).

## Outcomes

Effective identification, pursuit and measurement of outcomes is necessary for any organization to consider. Businesses, for example, typically identify economic outcomes; mission organizations and churches set forth spiritual ones; and develop-

ment organizations name social ones. Sometimes organizations identify more than one outcome at the same time, such as is the case with SE organizations stating social and/or environmental ones, or BAM entities putting forth spiritual and/or economic outcomes. While the literature identifies four main types of outcomes towards which any type of organization may strive (economic, spiritual, social and environmental), referred to frequently as “multiple bottom lines” (Baer, 2006; Johnson, 2009; Russell, 2010; Tunehag, 2009), there is a wide range of more specific outcomes that exist within these broader categories. For example, alleviating poverty, providing health care, and empowering the poor could all be considered social outcomes. Moreover, outcomes change and emerge over time (Lavoy, 2012) and can differ from one industry and cultural context to another.

In addition to the identification of outcomes, organizations pursue their accomplishment through various strategic efforts. For example, social enterprises may provide jobs to the poor who then purchase food, development organizations may provide education to poor farmers to produce food, and missions organizations may receive donations to hand out food. In these cases, all are strategies organizations use to accomplish a common social outcome of stopping hunger. Organizations choose different strategies based on their beliefs in what is most effective as well as the access they have to resources and opportunities.

Beyond identification and pursuit, organizations also measure outcomes, using different tools to do so. They do this for a variety of reasons, including to determine if they are making a difference, to find more reasons to market to customers and/or stakeholders, to secure or maintain funding, and to improve the services or products they deliver and their organizational processes (Golden, Hewitt & McBane, 2010). The tools for measuring outcomes tend to vary according to the kind of organization. Businesses, for example, simply use established and readily understood quantitative metrics, such as profitability. BAMs use similarly quantifiable metrics such as salvations, baptisms,

and churches planted to measure spiritual outcomes, but also chart the development of a relationship along points of a continuum. SEs use social metrics or impact performance measurements, which can be much more difficult to identify, quantify and measure (Golden et al.), and generally require qualitative approaches. The companies in this study have been identified as faith-based social businesses, meaning that they belong to the category of organizations that pursue spiritual, social, financial, and possibly environmental outcomes.

### Spiritual Outcomes

The identification, pursuit and measurement of spiritual outcomes can appear to be a very unspiritual endeavor. From de-personalizing a spiritual experience, to quantifying aspects of a God that is by nature unquantifiable, to charting the development of a relationship along points of a continuum, assessment of spiritual outcomes seems to defy the very essence of something as relational, emotional, and psychological as spiritual transformation. But how else are we to understand whether spiritual growth is happening? The broader issue of spirituality assessment has been explored not only in religious and missiology fields, but has also been addressed significantly in the fields of sociology, psychology, development and business in their own unique ways.

The literature of the various fields previously mentioned identifies numerous types of spiritual outcomes, many times labeled as aspects, dimensions, themes, factors, or indicators of spirituality. The outcomes are usually described in list form, or on some type of continuum. In the BAM literature the most prevalent outcomes include conversion (salvation) and church planting (Lai, 2003; Name Withheld, 2011). However, less objective and less tangible spiritual outcomes are also mentioned, such as feeling happiness, experiencing joy, healing, or having a “changed heart.” These are typically understood through a behavioral and attitudinal lens (Christiansen, 2008). One list from the field of sociology, on the other hand, identifies eight dimensions of “religiosity” including experiential,

devotional, ritualistic, belief, knowledge, consequential, communal and particularism (Stark & Glock, 1968).

In literature from the field of psychology, the term “spiritual well-being” is used to describe spirituality’s impact on physical and mental health, psychological adjustment, and assertiveness (Bufford, Paloutzian, & Ellison, 1991). One inventory lists five factors: awareness of God, disappointment in relationship with God, realistic acceptance of God, grandiosity in relationship with God, and instability in relationship with God (Hall & Edwards, 2002). In business ethics literature, spiritual outcomes are identified through personal criteria, as described through ten personal values that correlated with “individual spirituality” or “character and personal development”: benevolence, generativity, humanism, integrity, justice, mutuality, receptivity, respect, responsibility, and trust (Giacalone & Jurkiewicz, 2003). In other business literature, the concept of “workplace spirituality” identifies employees’ need for inner life nourishment, meaningful work, and a sense of community (Ashmos & Duchon, 2000). Leadership literature echoes these themes, positing that spiritual leadership identifies the aspects of calling (similar to meaningful work) and membership (similar to community) (Fry, 2003) as important to being an effective leader.

Religious and missiology literature, similar to BAM, often identifies spiritual outcomes in terms of spiritual and church growth. In the U.S., for example, Willow Creek Community Church did a survey called REVEAL to assess the spiritual life of their congregation in hopes of providing steps to accelerate and deepen their relationship with Jesus. REVEAL emphasized a concept that it termed a “spiritual continuum,” which it used to represent relational closeness to Christ. Based on the respondent’s description of the depth of their spiritual life, they were placed into one of four groups: those who have not yet crossed the line into Christianity, those growing in Christ, those close to Christ, and those who are Christ-Centered (Willow Creek, 2004). Another religious perspective describes growth in efficacy (author’s

emphasis) as the difference between merely going and proclaiming, or living and reflecting, and that of being (author's emphasis) which includes suffering the hopes and frustrations of the world (Costas, 1981). In practice, "missional incarnation" or spiritual growth is evidenced by not only the Church's involvement in structural and historical problems, but also in the personal and collective struggles of society (Costas).

While there are both similarities and differences between these lists of identified spiritual outcomes from the various fields, a detailed analysis of which is beyond the scope of this study, two observations worth noting emerge. First, understandings of spirituality often come from either an exclusive or inclusive perspective. The inclusive or pluralistic perspective is one where the source of spirituality is seen as less important, where no connection is seen between the "religious" or institutional nature of the source and the sacred and normative nature of spirituality involved. The other perspective argues that being inclusive sidesteps religion by focusing on the function of belief rather than its substance (Lynn, Naughton, & VanderVeen, 2009), positing that the source of spirituality is just as important. The second observation is there appears to be a separation between what one approach calls the difference between "religious" and "existential" well-being (Bufford et al., 1991). Religious well-being in this sense refers to the vertical dimension of spirituality (relationship with God), and existential well-being refers to the horizontal dimension (well-being in relation to the world around us), including a sense of life purpose and life satisfaction (Watson, 1983).

## **Social Outcomes**

The social bottom line focuses on businesses' impact on the lives of the people connected to the business as stakeholders. From a non-holistic perspective, social outcomes are seen as important in that they are a means to an end of a spiritual outcome, or vice versa. However, when considered from a holistic worldview, where spiritual and social outcomes are both essential to God's purpose,

business appears to provide an opportunity to be a part of accomplishing that purpose. The literature identifies five issues in which and through which this social impact of businesses occurs: job creation, community development support, training and education, meeting chronic needs of society, and using the power of business to bring about justice. The literature on identification, pursuit and measurement of social outcomes is more robust on the first three social impact issues, but is weaker on the latter two: how the product or service itself meets those chronic needs, and the potential impact of FSBs in places where business efforts are often seen as perpetuators of injustice.

First, businesses create jobs. Those jobs in turn create wages, which give people buying power to purchase goods and services that will improve living standards, health, housing, food, education and opportunities (Christiansen, 2008; Johnson, 2009; Pavarno, 2009; Rundle & Steffen, 2003; Russell, 2008). Businesses, therefore, increase a family's ability to capitalize on their present investment, making their children better off (Russell), especially in situations where the expatriate entrepreneur desires to give the locals ownership of the business (Christiansen). Further, jobs allow people to retain the dignity, self esteem, healthy pride and realistic hope that come from being usefully employed and economically self-sufficient (Johnson; Russell). This psychological impact is enhanced when businesses make efforts to treat people respectfully and humanely, giving them a place where they feel at home (Russell).

Businesses can also have an indirect social impact through funding community development activities that provide public assistance/welfare, create efforts to decrease criminal activity and addictions, promote nutrition, health, quality of life, and enhance forms of community participation (Pavarno, 2009). Moreover, business support for educational empowering developmental activities such as capacity building through vocational and skills training (Christiansen, 2008; Pavarno, 2009; Russell, 2008) especially among the disadvantaged

(Russell) can have a long-lasting impact.

Job creation, community development, and education are only three of the five aspects of business social impact identified in the literature. The other two are meeting chronic needs of society and advocating for justice. In terms of the former, some businesses strategically target their products and services in a way that meets the chronic needs of society. For example, SEs such as A to Z Textile Mill produce anti-malaria bed nets in Tanzania (Acumen Fund, 2012) and the Grameen Bank uses micro-finance to empower the poor with capital and with village phones used to transfer information regarding markets (Grameen Foundation, 2012). One could argue that all products and services of business meet needs, within ethical reason (for example sex trafficking would not be an ethical product of business). However, there is a level of intentionality of product and service which can lead to a greater level of social impact and which is important to recognize and encourage.

Finally, businesses have an opportunity to influence political and economic issues from a position of power created by their revenue and contributions to society with an eye towards issues of justice. As stated by one author:

How can business promote justice? Businesses are constantly making decisions regarding product pricing, wage rates, hiring procedures, procuring inputs, ownership of assets. Each of these management decisions can have significant implications for justice. It is in making these decisions that businesses have the opportunity to promote greater justice, that businesses are “distributors of justice.” (Ewert, 2006, p. 68)

Businessmen and women also hold great potential, based on their power within society, to play a huge role—formally or informally—in pushing for changes in the political arena and political and economic culture in ways that open the doors on issues including trade, fiscal and monetary policies, and government reform (Bronkema & Brown, 2009). In short, business holds power as the eco-

nomonic engine of a society (Lindblom, 1977), and FSBs are an effort to exploit that power to accomplish social ends.

While some of these social outcomes can result from the operations of business without specific intentionality, efforts made by businesses to identify them intentionally and measure whether they are being achieved can lead to greater impact. There is some literature on the metrics used to measure these aspects of social impact that have to do with job creation, education, and community development. As mentioned above in the economic outcomes section, B Corp certification, for example, is one such tool created to assess the social impact of business on employees and the community (B Lab, 2012). One set of criteria for assessment and certification focuses on providing a good work environment and fair compensation for employees as well as allowing employee ownership, along the following lines:

- Pay bonuses to non-executive employees over the prior year
- Cover at least some of health insurance premiums for individuals
- Extend health benefits to part-time and flex-time employees
- Fund a 401(k) plan for employees
- Have >5% of company owned by non-executive employees
- >50% of employees provided paid professional development opportunities

A second set of criteria for assessment and certification targets the community, or the company’s efforts to give back to the local community:

- Have >50% products/services that directly address a social issue (eg. microfinance, education)
- Have >25% of significant suppliers certified to meet specific social/environmental criteria
- Patronize >10% of significant suppliers from low-income communities
- Have >50% of products or input materials that are certified to meet fair trade sourcing prac-



tices

- Have >40% of significant suppliers that are local independent businesses
- Have >50% (majority) ownership by women or ethnic minorities
- Have >30% of management from previously excluded populations
- Donate >10% of profits or 1% of sales to charitable organizations
- Allow >20 hours per year of paid time off for community service.

## **Inseparability of Spiritual and Social Outcomes**

When the FSB leaders were questioned about spiritual outcomes, many responses revealed their inability to separate the social from the spiritual. This may be related to the subjective or intangible in nature of spiritual outcomes such as happiness, healing, and other attitudinal behaviors (Christiansen, 2008), as opposed to more quantifiable outcomes such as conversion and church planting (Lai, 2003; [Name Withheld], 2011). The leaders in this study tended to focus on subjective spiritual outcomes like honesty, dignity, compassion and honor, which are similar to outcomes identified by psychological and sociological literature on spirituality. Participants described their opportunities to spend a substantial amount of time with their employees as the basis for creating a platform for discipleship and modeling Christ-like behavior. They explained that when someone has a restored sense of identity, hope, and value because of Christ, and the opportunity for meaningful work, productivity, and creativity, the results—or outcomes—are spiritual in nature, a perspective that is similar to those found in workplace spirituality and spiritual leadership studies. The capacity of the employees to provide for their families' needs and to contribute to society was also a spiritual outcome in the eyes of the FSB leaders. Additionally, four of the companies described how they were attempting to instill a spirit in their

employees of “giving back” to the church as well as giving directly to others.

In a similar fashion, FSB participants described the implementation of ethical business and biblical principles in their companies as a spiritual outcome. Leaders of The Source, for instance, explained their efforts to intentionally be a positive example, as opposed to an accuser, in the face of corruption. Several of the leaders used phrases like being a “model to other businesses” by paying taxes, bills and employees on time, and staying on the “straight way” by not paying bribes and kickbacks. One company detailed how their business had both lost deals as a result of ethical efforts and had been rewarded by its reputation of being reliable and clean. In short, FSB leaders see ethical and principled efforts as spiritual in nature.

## **Reactive Proclamation**

Proclamation is a ministry defined as “the communication of the Gospel”, typically understood as a verbal action with the goal of a spiritual response in the form of salvation. Proclamation can be practiced through multiple strategies that can be categorized as prophetic, personal, and friendship, lifestyle and management style, among other categories. A prophetic strategy is to proclaim the coming of the Kingdom of God, typically done through a preaching platform (Watson, 1983). A personal strategy is imparting to others the Christian message through one's own insights and convictions of faith, which is most effective in the directness of conversation and dialogue (Watson). What some consider a more authentic approach is a friendship strategy, or focusing on building a relationship before sharing one's spiritual beliefs or faith (McPhee, 1978). A lifestyle strategy focuses on living a holy, winsome life among unbelievers with the goal of attracting people to the message of Jesus Christ (Aldrich, 2011). Finally, a management style strategy is exercised by what managers say, think and do in every aspect and activity of the company communicating the truth about the Gospel (Johnson, 2009). Concerns regarding the

lifestyle strategy (and friendship strategy to some extent) include being insufficient or ignoring the Bible's command to share the Gospel verbally. In this view, there can be a tendency to put the priority on doing good works, which is not considered enough if the Gospel is never spoken.

Another strategy to pursuing spiritual outcomes involves a host of strategic activities to promote, develop and grow within individuals the spiritual outcomes previously identified. In BAM literature, the activities identified include weekly devotional times at the organization consisting of prayer, worship songs and Bible readings, funding local ministries directly through profits as well as employees' tithing, hiring refugees that eventually return home, and using special occasions such as grand openings for proclamation (Russell, 2008). Workplace spirituality literature points to strategies of accommodation which include "observance" requests at work for things such as holidays, ritual or events, Sabbath days, and leaves of absence. Accommodations also extend to "manifestation" requests at work which include specific types of dress, displaying of symbols, proselytizing, and allowance for informal group meetings of a spiritual nature (Cash & Gray, 2000).

Most participants in this study communicated a desire to see people come to faith in Christ and a desire for the opportunity to share their faith. Several stories were told about customers, suppliers, and employees turning towards God and recognizing spirituality in their experience with the companies. However the contexts in which these businesses exist suggested what could be described as a "reactive approach," similar to but possessing important distinctions from the lifestyle strategy (Aldrich, 2011). Proclamation efforts are evident on a regular basis in the societies where these FSBs are located, in the form of crusades and street preachers, reflecting the prophetic strategy (Watson, 1983). Many well attended churches are found throughout the cities and villages where these companies operate. However, the challenge faced by the employees is nominal Christianity, or a lack of depth in their spirituality, much like what exists

in the United States and other well-evangelized countries. The view expressed by participants was that people recognize God and often claim to have a saving faith in Christ, but promiscuity, alcoholism, poverty, disease, and injustice are rampant, which brings into question the impact of previous strategic experiences recounted by the employees.

There is a hesitancy to engage in proclamation strategies which appear to be "checking off spiritual boxes" because they can be problematic, creating suspicion and questioning authenticity. As such, no formal efforts towards measurement of spiritual outcomes were described. In general, the strategic approach by these participants was that of allowing one's lifestyle and actions to give evidence to "something different" in them which others might then inquire about. This "reactive" response to inquiry, as opposed to a proactive verbal proclamation without evidence of lifestyle difference, is a preferred strategy. As one participant stated, "We don't want to push Christ" (Dovel, 2013). Another said, "[we want] faith that they see can be as genuine as possible" (Garner, 2013). Therefore, while FSB efforts towards spiritual outcomes may appear to be emphasized less than those that characterize BAM efforts, due to a less explicit strategic approach, this study shows that the FSB practitioners studied are, in reality, very intentional about spiritual outcomes as they define them.

### **Tough Love**

As previously described, the instilling of confidence, creativity, dignity, and hope in employees, among other positive psychological benefits, was considered both a spiritual and social outcome. An interesting insight that emerged from these FSB practitioners had to do with their strategy of accomplishing this goal with what could be called "tough love." Quality control in the purchase of jewelry products from 31Bits provides a good example of this tough love approach. Because the business was dependent on the sale of a product or service to a willing customer, quality was non-negotiable. By not accepting the products of or paying women who had not met the requirements, a hardship was placed on the women that could be

deflating. But when the women returned having done it right and payment was made, a long-term developmental impact of building confidence and a sense of accomplishment came about that might not have happened if a lower quality product had been accepted the first time. While FSB practitioners did not want a person to fail, they realize there were many others capable and willing to do the job waiting for the opportunity to replace those who were not trying. It is possible that low quality could be a reflection of capacity, or lack of capacity in some cases, and not a lack of will or motivation. Businesses intentionally attempting to empower the poor, therefore, should be aware of this and help to develop the skills of people who are truly trying.

Participants from four different companies compared their efforts along these lines to those of other NGOs in close proximity. NGOs were often described as propagating a handout mentality, enabling an unhealthy pattern of trapping people in a cycle of looking for the next free gift. FSB efforts in the participants' eyes, on the other hand, provided a platform for exchange which required something from the poor: work for compensation. Business, then, provides an opportunity to weed out those looking for the next handout, perhaps more effectively than typical non-profit efforts. Therefore, NGOs need to be aware of opportunities where businesses are a better strategy to solving social problems, and should incorporate such strategies in overall efforts.

### **Intrinsic Value of the Product/Service**

Another strategic focus considered both the intrinsic and the instrumental pursuit of social impact. Social outcomes are often pursued instrumentally (Van Duzer, 2010) by companies using their profits to financially support community development activities outside of the business itself, but FSBs give evidence to an equally strong effort to accomplish social goals intrinsically (Van Duzer) through the products and services themselves. Three of the FSBs acted instrumentally through donating towards church construction, hospice care, orphanages, health care, alcoholism rehabilitation,

among others. Zambikes most clearly harnessed the intrinsic social value of their products in the potential for increased income for the purchasers of their bicycles and cargo trailers, as well as the direct health benefit of the bicycle ambulances. The leaders of Kimbilio truly believed their mortuary and funeral home services were a direct extension of their social ministry goals of providing compassion and dignity through the dying process. The Source cafe made specific efforts to reconcile black and white relationships, in a context of extreme and perhaps unjust separation, by providing a space for locals and foreigners to connect over meals through pricing and ambiance strategies. Finally, Onesimus recognized that milk was a product everyone needs for consumption and that most of the local poor participate in this industry through production.

### **Conclusion**

Given this understanding of spiritual and spiritual outcomes by FSB participants, several recommendations can be observed for current and future practitioners. One recommendation comes out of these findings for the BAM community: BAM practitioners should incorporate a broader sense of spiritual outcomes into their understanding of God's purpose. First and foremost, Christians should be intentional about spirituality, so as not to fall into the some of the pluralistic/exclusive challenges faced by the field of development. However, the understanding of God's purpose needs to be truly viewed holistically so that efforts similar to the FSBs studied can be understood as accomplishing God's purpose. A lack of formal spiritual measurement should not discount efforts towards God's purpose, given the context in which these FSBs are located. A dynamic synergy could be gained by a more inclusive approach to what is characterized and defined as BAM.

The second recommendation resulting from this study highlights a greater degree of intentionality business can have in terms of the products/services they chose, and the power they choose to wield. Products that focus on meeting "needs", as opposed to meeting "wants" or "desires" of custom-

potentially have a greater impact on society. However, this mindset needs to be carefully approached with a constructively critical attitude of “good or better,” not necessarily “right or wrong.” Similarly, a very sensitive approach should be used in the social environment in which historical events may have left a harmful imprint. Business has been used at times for oppressive ends, whether through the actions of the colonial period, or currently in multinational corporation strategies. Such efforts as the ones studied here give evidence of the opportunity to correct some injustices of the past. If efforts such as those described in this article are considered, perhaps God’s purpose will continue to be effectively accomplished.

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# BAM Concepts In the Bible: Foundation From Original Words

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YOUNG KOOK PARK, M. DIV

In recent years there is new significant development regarding mission strategy as the result of change within mission fields, especially those areas requiring creative approaches. Many missionaries in these 'creative access areas' try to start businesses as they need visas or see the need to develop new ministry paradigms when they face hindrances from traditional ministries paradigms. They may do typical businesses to earn money and to support themselves without fully understanding BAM [Business As Mission] philosophy. One major thrust of BAM philosophy is that business itself should be a mission, not either a tool to get visa or to get money. BAMers insist that any good business should be a holistic one and should be a genuine way of life. BAMers think business as merely a means to an end is Biblically wrong.

When and if missionaries fail their businesses, they begin questioning whether these secular businesses have Biblical validity and wonder if they can justify doing businesses in mission filed as God's calling. They easily give it up and say that business does not work in the field, and they also believe that primary ministries should be evangelizing, sharing gospel to make disciples, and working to plant churches or to open Bible schools. It is difficult for conventional pastor-missionaries to accept business as God's ministry.

It is harder for them to do so than for non-pastor missionaries who are in the field because of their vocational skills and business qualifications.

Many Christians also have diverging viewpoints about whether the Bible portrays business ultimately as a force for good or for evil. According to Wayne Grudem, people do not think business is inherently evil and say it is neutral.<sup>1</sup> If business is neutral, we can simply think of business as a tool to earn money. However, business is not just a tool, but it is a way of life which should be based on and should apply God's word.

To find out whether BAM has a Biblical foundation, I researched the following relevant topics: BAM as a holistic mission, the reasons Christians do not understand BAM, how the words 'work' and 'business' are related to each other, the definitions of key words, the difference between laity, clergy and priesthood, and one business model in the Bible that is similar to BAM models.

## **Establishing a Biblical Foundation for BAM**

BAM has much larger implications than typical business, so it is much harder to practice BAM than a regular business. Nevertheless it seems that it may be better to also engage in

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*Young Kook Park is a PhD associate at William Carey International University. He has also ministered as a pastor for over 20 years.*

BAM just to create typical businesses because BAM has significant Biblical implications to God's mission. However, before strongly advocating for BAM, we must establish whether BAM has a Biblical foundation. Without answering this very critical question, we should not go forward.

The Lausanne Occasional Paper from 2004 introduces the Biblical foundation for BAM from Gen. 1:28. It says:

God is continually active in creation, working to bring goodness, enjoying the fruit of His labor and sharing it with others. Created in God's image, humanity is also capable of creating, unashamedly enjoying, and sharing the fruit of our labor with others. As God delighted in that which He created, so he is concerned for its maintenance and fruitfulness. Man is to co-labor with God in this work as seen in the first blessings and commandments given to Adam and Eve: "be fruitful, multiply", fill the earth" and "subdue it."<sup>2</sup>

The phrases used in the Lausanne paper, including; "working to bring goodness", "active in creation", and "man is to co-labor with God"-- all are phrases used in BAM concepts. These phrases that either help in understanding or directly quote this relevant passage in Genesis show that the Bible has similar concepts which BAMers use today. It shows the principle of Biblical work (business). The Biblical concept of work is creative activity, and it always involves stewardship.

## **Why Most Christians Do Not Understand BAM**

Christians do not understand BAM, and it is critical to address why if we want BAM to be acknowledged and widely accepted in churches. My experience working with churches indicates that they have a strict dualism which distinguishes spiritual things and worldly things. They only think of the works of churches in terms of church worship, Bible study, or fellowship among church

members. They have a notion that these church activities are spiritual and holy, but working in business is worldly and secular (or unspiritual), thus any related activities are unholy. They also have distorted opinions regarding 'God's calling'. It is commonly understood that all believers have primary calls to accept Jesus as Savior, and Christians have secondary (or special) callings to accept particular roles as a part of the Body of Christ. Such viewpoints are also present among those in church leadership roles, for many pastors believe that only their ministry callings from God are real second (special) callings and vocations, but laymen like businessmen do not have special callings from God.

Even though Luther and Calvin emphasized that labor is holy, that everyone's job is equal, and that there is a universal priesthood of all believers, many pastors set levels of church members in order of importance from the highest to the lowest. It is called "a holy hierarchy."<sup>3</sup> Some pastors do not think non-pastors like businessmen have same level of calling as pastors do. Many pastors who do not have business experience cannot understand BAM and cannot lead church members on how to live in the business world.

## **Holistic Mission**

Neal Johnson introduces the definition of holistic mission with well-balanced words which explain Jesus' gospel as well as social needs in human environments. He says, "Holistic ministry is the articulation of God's love and the good news of Jesus through actions and deeds, as well as words, in every aspect of a person's life."<sup>4</sup> Tunehag, a Lausanne Committee member, says, "Holistic mission means showing the love of Jesus to people in need by ministering to each of them as a whole human being and trying to address all of their needs and pain."<sup>5</sup>

Does BAM have a holistic mission spirit? Answering this question is important to finding out whether BAM has a Biblical foundation be-

cause the Bible teaches holistic mission. The 2004 Lausanne Occasional Paper asserts:

BAM is based on the principle of Holistic Mission. Holistic mission attempts to bring all aspects of life and godliness into an organic [B]iblical whole. This includes God's concerns for such business related issues as economic development, employment and unemployment, economic justice and the use and distribution of natural and creative resources among the human family. These are aspects of God's redemptive work through Jesus Christ and the church.<sup>6</sup>

If we emphasize only Gospel proclamation without emphasizing social concerns, it is not holistic. A holistic mission should address both salvific and social concerns. BAM is one of the best ways of doing "holistic mission" since it includes both aspects.

## **The Relationship Between Business and Work**

To provide more evidence to show whether BAM has a solid Biblical foundation, I researched how the words 'business' and 'work' are depicted in the Bible. I would like to define the word 'work' as it is used in the Bible. Let us examine the Biblical depiction of God's creation of the universe. We can imagine that God's creation means God's work. God worked for six days and rested for one day. After God made Adam and Eve in His image and likeness, God gave them work: to maintain the Garden of Eden. They worked as God had commanded. In Gen.1:28, God gave them their first important commission, which we call the "Cultural Commission."

In this verse, we find words such as 'fruitful', 'multiply', 'fill', 'rule over', and 'subdue'. These words could be thought of as business words if we define business as functions and activities to maintain, to create, and to consume, and to trade (buy and sell). This concept of business is traditionally the main

idea in modern business world: Ordinary people just think business as selling and buying goods. Therefore we can say that God gave Adam a business (work or job) to maintain (keep, guard) the Garden of Eden. Adam was placed in the garden as a steward and representative of God.

## **The Relationship Between the Cultural Commission and the Great Commission**

Many people know the Great Commission as the most important mandate in mission in Matt. 28:18-20, but they do not fully understand the Cultural Commission in Gen. 1:28. This Cultural Commission is just as important as the Great Commission, for the Cultural Commission is the basic fundamental commission to extend the kingdom of God. To accomplish the Great Commission, the Cultural Commission is necessary because believers can apply the Great Commission in different cultures and places. Therefore, we cannot say that the Great Commission is a spiritual commission because it saves people with gospel while the Cultural Commission is a physical commission because it extends to a variety of living creatures like animals, men, birds, fish, and other things in the earth. We also cannot insist that the Great Commission is superior to the Cultural Commission, but we can insist that the two commissions are both important and they must be balanced in our lives (faith).

The 2004 Lausanne Occasional Paper supports the idea that BAM has a connecting function like a bridge between the Cultural Commission and the Great Commission. It says, "God established the institution and practice of business as a means of fulfilling His creation mandate to steward and care for all creation. He is releasing the power of business to aid in the task of fulfilling the great commission making disciples of all nations. God longs to be glorified through our business activities."<sup>7</sup> So we can say that BAM is a response to the mandate of stewardship (Cultural Commission) over creation as well as a response to the



mandate of the Great Commission to all nations.<sup>8</sup>

## The Original Meaning of BAM-Related Biblical Words

### *Kabas* (subdue) and *Rada* (domain) in Genesis 1:28

“And God blessed them. And God said to them. ‘Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.’” (Gen.1:28)

The Hebrew word *kabas* in Gen. 1:28 means to ‘subdue’ or ‘subjugate’. In the same verse, the word *rada* means ‘exercise dominion’. Gordon Wenham emphasizes that Adam rules over all creatures as a king and God’s representative, after God created Adam in His image and likeness. He writes:

God’s purpose in creating man was that he should rule over animal world (v.26) here this injunction is repeated and defined more precisely. “Rule over fish of the sea, the birds of the sky and every living creature ...on earth.” Because man is created in God’s image, he is king over nature. He rules the world on God’s behalf. This is of course no license for the unbridled exploitation and subjugation of nature. ...Mankind is here commissioned to rule nature as a benevolent king, acting as God’s representative over them and therefore treating them in the same way as God’s who created them.<sup>9</sup>

On the other hand, Victor Hamilton asserts that these words in other Biblical passages suggest by their context a meaning closer to maintaining absolute obedience. He writes:

Subjecting someone to slavery (2 Chr. 28:10; Neh. 5:5; Jer. 34:11, 16), to physical abuse and assault (Esth.7:8), to treading (sins) under foot (Mic. 7:19 and

Zech. 9:15, where it parallels “devour”), and to military subjecting the population of a city (Num. 32:22, 29; Josh. 18:1). All these references suggest violence or display of force. “Subdue the land” in Gen. 1:28 is a semantic parallel to “till and keep the land” in Gen. 2:15.<sup>10</sup>

These two words *kabas* and *rada* include absolute commandment and obedience. This verse is God’s first command establishing a one-sided covenant. God’s plan in making Adam was to let him rule over all creatures first. Without Adam’s established rule over the earth, God cannot extend the kingdom of God through Adam’s lineage. Unfortunately, through Israel’s history, we see the cursed results of disobedience when Israel’s people did not subdue evil races (countries) wholly.

### *Abad* (work) and *Samar* (keep) in Genesis 2:15

“The Lord God took the man and put him in the Garden of Eden to work it and take care of it.” (Gen. 2:15)

Wenham writes that the root of *abad* is to serve, to till, and to serve in a religious sense like that of worship. He explains:

“Abad”, ‘to serve, to till,’ is a very common verb and is often used [in reference to] cultivating the soil (2:5; 3:23; 4:2, 12 etc.). The word is commonly used in a religious sense of serving God (Deut 4:19), and in priestly texts, especially of the tabernacle duties of the Levites (Num 3:7-8; 4:23-24, 26 etc.)<sup>11</sup>

Hamilton writes that ‘samar’ is ‘to keep’ or ‘to tend’ with a strong protective nuance. He writes:

The word “samar” means “keep” or “tend.” “Samar” carries a slightly different nuance. The basic meaning is “to excise great care over” to the point if necessary, of guarding. This emphasis on guarded keeping is substantiated by the fact that the poetic synonym of ‘samar’ is always

‘nasar,’ “to protect” (Deut 33:9; Ps 12:8)<sup>12</sup>

This verse emphasizes that Adam’s stewardship of maintaining the Garden of Eden is the same as worshipping God wholeheartedly, and it is just as important as the service of priests at the tabernacle. Adam’s work is a form of worship to God. It does not mean that Adam serves God after his work is done, but rather his work itself is service to God. His daily labor is service to God. His care for the Garden of Eden is to obey (keep) God’s commandment and should be considered the fulfillment of his life in his Creator’s mandate.

### **The Meaning of *Ergon* in the New Testament**

Ephesians 2:8-10 says that we are saved by grace, not by own effort (or work) and we have been created for good deeds (or work), which God prepared in advance for us to do. The word *ergon* in Greek is translated as deeds (or work) in English in this verse. *Ergon* means craft, business, art, work, and good work. Therefore we can translate ‘deeds’ in this verse as ‘business’ or ‘work’, rather than action or attitude. The 2004 Lausanne Occasional Paper in 2004 adds “It is root of the word ‘ergate’ which means workers, employee, and entrepreneur. There has never been a separation between the grace of God and practical, tangible real actions experienced in physical realm here on the earth.”<sup>13</sup>

Through these five words, we have learned that we have to rule over (subdue) all creatures (circumstance) which we face in our lives with faith and work (dominate) with our whole hearts. God’s command in Genesis Chapters 1 & 2 is not a burden of heavy duties, but a promise of God’s blessing if we keep his command.

### **People in the Marketplace**

What kinds of works do we see displayed in the lives of people in the Old Testament? In the Old Testament, many of God’s servants have jobs. When they worked in their marketplaces, God called them for His vision. So, not all people were

either priests or prophets. Let us see their works. Adam was a farmer, Cain was a farmer, and Abel was a shepherd. Abraham was a leader of Israel, Isaac and Jacob were sheep ranchers, Joseph was a prime minister of Egypt, Moses was a political leader, Daniel was a prime minister of Babylon, Amos was an agricultural businessman and prophet, Gideon was a military leader, Samson was a judge, and David was a shepherd and king.<sup>14</sup>

How about people in New Testament? Once again, the work that many key figures called by God performed tended not to be jobs associated with spiritual matters. Johnson says, “Paul, Priscilla and Aquila were tent makers, Zachaeus was a tax collector, Nicodemus and Joseph of Arimatha were Sanhedrin officers, Barnabas was a landowner, Cornelius was a military officer, Luke was a doctor, Lydia was a merchant, Erastus was a city treasurer, Most of Jesus’ disciples were fishers. Jesus and Joseph were carpenters.”<sup>15</sup>

Though the question might seem scandalous or at least odd, could we consider Jesus a businessman? Jesus had been raised 30 years in marketplace. Jesus was born in a place of business, the stable of an inn (marketplace) (Lk. 2:7). He worked in the marketplace and called disciples in the marketplace. Jesus’ parables and teachings came from the marketplace.<sup>16</sup>

### **“The Priesthood of All Believers” and BAMers’ Roles**

“But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light.” (I Pet. 2:9)

Why is the doctrine of the “Priesthood of All Believers” so important? It is necessary because laymen do business by applying this doctrine. Without knowing the exact definition of the Priesthood of All Believers, we cannot solve the hierarchy problem between ordained pastors and non-ordained laymen. In order to define the

Priesthood of All Believers, I would like to define the meanings of “laity” and “clergy.”

### Meaning of “Laity”

Richard Mouw writes that “Laity comes from the Greek word ‘laos,’ which is used in the Bible (in both the Septuagint and the New Testament) to refer to the ‘people’ of God. In a strict etymological sense, then, every member of the church—ordained or non-ordained is a member of the laity.”<sup>17</sup> He adds, “Historically the laity has sometimes been understood to constitute a class that is both different from, and inferior to, the clergy.”<sup>18</sup>

Further clarifying the meaning of the word, Yves Congar writes:

...the word ‘laikos’, hence our ‘lay’, is not found anywhere in the Bible, but the uses of ‘laos’, of which ‘laikos’ is the adjective, is frequent. A meaning given to this word is ‘people’, especially in the Bible: in Old Testament ‘laos’ is often opposed to ‘ta esny’, and expressly designates the people of God, distinct from the gentiles.<sup>19</sup>

Paul Stevens argues, “The word ‘Layperson’ was first used by Clement of Rome at the end of the first century, but was never used by an inspired Apostle in Scripture to describe second-class, untrained and unequipped Christians.”<sup>20</sup>

Therefore “laity” means “people of God,” and all members of church are laity, even though the laity has been treated as a second class by some clergy in the church.

### Meaning of “Clergy”

Congar writes, “the word ‘kleros’, from which the English words ‘cleric’ and ‘clerk’ are ultimately derived, is of frequent occurrence in the Bible, especially in the Old Testament. Its primary meaning is ‘lot’, and then ‘portion’ or ‘heritage’. In I Per. 5:3, the word in the plural designates the community allotted to each of the presbyters.”<sup>21</sup>

On a somewhat different note than Congar,

Stevens explains, “the word ‘kleros’ means ‘appointed or endowed’ ones. It is used in Scripture not for the leaders of people but for the whole people. Ironically the church in its constitution is a people without laity in the usual sense of that word, but full of clergy in the true sense of that word—endowed, commissioned, and appointed by God to continue God’s own service and mission in the world.”<sup>22</sup>

Therefore, the meaning of “kleros” encompasses the terms “a lot,” “portion,” “heritage,” “looted land,” “appointed one,” or “endowed one.” “Kleros” does not refer to high position persons in the Bible, but the Roman Catholic Church created the structure of laymen and clergy by distinguishing their functions and positions.

### The Meaning of “Priesthood of All Believers”

The term “kingdom of priests” comes from Ex. 19:6: “You will be for me a kingdom of priests and a holy nation.” God selected Israel’s people as a kingdom of priests to worship God in the desert and to make God known to all nations. In the New Testament, it is declared that Jesus became the High Priest by sacrificing His body to obtain eternal redemption, once for all. Therefore, people who believe in Jesus as the Savior and the High Priest should consider themselves part of the Priesthood of All Believers. Their duties are to offer spiritual sacrifices acceptable to God through Jesus (I Pet. 2:5) and to declare the wonderful deeds of him who called them out of darkness into his wonderful light to bear witness to his saving work in the world (I Pet. 2:9).

Hans Küng interprets the meaning of “Priesthood of All Believers” as he explains the nature of church to be basically understood as the church as “the people of God.” He writes:

The idea of the “priesthood of all believers” is also a logical conclusion to what has so far been about the nature of the Church. The church is the people of God,

and we have seen that this means that church is never merely a particular class or caste within the fellowship of faithful. On the other hand, all believers, in fundamental equity, are the church, are members of the people of God. They called all “elect,” “saints,” “disciples,” “brethren.”<sup>23</sup>

C. Cyril Eastwood explains the Priesthood of All Believers as equal position and right. He writes, “the right of every believing man and woman whether lay or cleric, to go to God directly with confession seeking pardon with ignorance seeking enlightenment, with solitary loneliness seeking fellowship, with frailty and weakness seeking strength for daily holy living.”<sup>24</sup>

Diverging from this doctrine, the Roman Catholic Church developed an ecclesiastical system that centers power within the clergy. Herschel H. Hobbs writes about this, “A complex hierarchical of church orders emerged in which deacons, pastors, and bishops—priests—assumed control. The autonomy of the local church disappeared and principle of the priesthood of believers gave way to the priestly order and functions.”<sup>25</sup>

For the “Priesthood of All Believers,” people who are pastors and people who could be called laymen have the same importance as part of the royal priesthood and holy nation with equal rights. It is a great Biblical principle. How about our ministry in churches? Do pastors, elders, and deacons in churches have the same ministries? We cannot all be in the same ministries (jobs) in churches because we minister by different talents and functions. Of course, all ministries are equal and precious to God, but in churches, everyone has different ministries. So everyone should respect each others’ ministries and develop their own ministries: Pastors have to equip laymen to do their ministries and laymen have to follow pastors’ ministries. In order to make one body of Christ, everyone should

minister with their talents and gifts as well as keep the principle of the “Priesthood of All Believers.”

## **An OT Model of Business Similar to BAM**

We are eagerly searching for people who do business with a mission mind, for God’s glory. People in the OT had many different businesses when God called them. I do not think they practiced BAM as we would understand the concept, but they likely conducted successful businesses for their own survival and not for God’s mission to glorify God. Nevertheless, I found one model which is similar to today’s BAM.

Proverbs Chapter 31 is about a wise (noble) woman who works for her family and servants. This woman seems to be a business woman. This noble woman respects her husband, does good things, brings food from afar, provides food for her family and portions for her servants, plants a vineyard after earning, trades to get profits to help the poor, sells linen garments, supplies merchants with sashes, and does not eat the bread of idleness. I think this woman works and does business with a BAM spirit, even though she is not engaged in mission directly. Many people might respect her because of her business and her attitude (life) which takes good care of people.

## **Conclusion**

BAM has a Biblical foundation which is realized as a holistic mission with the original meanings of “work” and “subdue” and the defined Priesthood of All Believers with the original meanings of “laity,” “clergy,” and “priest.” We also have identified that “dualism” which divides spiritual things and physical things (or holy and unholy, or secular and sacred) is not a Biblical concept, but one developed by Greek philosophers and Gnostics.

How can the BAM spirit be applied in the field? The BAM spirit helps missionaries to be faithful in their ministries. When missionaries know that any good business is holy and is to

be considered as God's calling, they can start any good business without a burden and with strong confidence. Mission organizations and home churches will willingly support their missionaries fully if they understand what BAM is. Missionaries will have more opportunities to share their lives through business contacts, and to share the Gospel through business. The important thing is that missionaries have to show their integrity in all business transactions and practices, because business itself is God's mission. Without integrity in business, missionaries can practice neither respectable business nor discipleship. Therefore missionaries have to keep a balance between making profits through businesses and making disciples through the Gospel.

BAM also strengthens churches in local contexts. Church members, with a proper understanding of BAM, will have an understanding that any good business is holy and an excellent strategic tool for mission. Every Christian can serve God with their different gifts and talents. They will know that vocational callings for everyone are equal in worth, even though everyone has different functions and ministries in God. Home churches can support their missionaries fully who practice BAM. They can live lives of ministry through their businesses. Moreover they recognize that their businesses can be their mission and their work places can be mission fields, if they work and do businesses for God's glory. We hope BAM will extend all around the world, whether it is in mission fields or non-mission fields.

## Endnotes

1. Wayne A. Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, Ill.: Crossway Books, 2003), p.5.

2. Tunehag Mats, "Lausanne Occasional Paper No. 59." *Business As Mission* (2004): p.8. This paper was written at Pattaya, Thailand in 2004 by Lausanne Committee members. Tunehag was an editor. This paper has roots

in the "Lausanne Covenant" which John Stott, Ralph Winter, and Billy Graham supported in 1974.

3. R. Paul Stevens, *The Other Six Days: Vocation, Work, and Ministry in Biblical Perspective* (Grand Rapids, Mich: W.B. Eerdmans, Regent College Pub., 1999), p.109.

4. C. Neal Johnson and Steve Rundle, *Business as Mission: A Comprehensive Guide to Theory and Practice* (Downers Grove, Ill.: IVP Academic, 2009), pp.42-43.

5. Mats, "Lausanne Occasional Paper No 59," p.2. He explains about wholistic mission in his book *Business As Mission*.

6. Ibid., p.5.

7. Ibid., p.2.

8. Ibid.

9. Gordon Wenham, *Word Biblical Commentary, Vol. 1 vols., Genesis 1-15* (Waco, TX: 1987), p.33.

10. Victor P. Hamilton, *The Book of Genesis: Chapters 1-17, The New International Commentary on the Old Testament* (Grand Rapids, Mich.: W.B. Eerdmans, 1990), pp.139-140.

11. Wenham, p.67.

12. Hamilton, pp.171-172.

13. Mats, "Lausanne Occasional Paper No 59," p.12.

14. Siemens Ruth, "Go Paper a-2: Tent Making and the 1990's Global Job Marke," *Kingdom Professional Resource Guide*, 3rd ed. Neal John quotes this from Siemens and Wilson Today's Tent making, pp. 12,20,21. I summaries this from Johnson's book 'Business As Mission'.

15. Johnson and Rundle, p.175.

16. Ed Silvano, *Anointed for Business* (Ventura, Calif.: Regal, 2002), pp.34-40. He notes that Jesus was a profitable entrepreneur, well-informed leader, marketplace connoisseur, performer of business miracles, and friend of the poor and the rich. It is his contention

that God introduced labor before worship.

17. Richard J. Mouw, *Called to Holy Worldliness*, Laity Exchange Books (Philadelphia: Fortress Press, 1980), p.15.

18. Ibid.

19. Yves Congar, *Lay People in the Church; a Study for a Theology of Laity*, 2d rev. ed. (Westminster, Md.,: Newman Press, 1965), p.3.

20. Stevens, p.5.

21. Congar, p.3.

22. Stevens, p.5.

23. Hans Küng, *The Church* (London,: Burns & Oates, 1967), pp.370-374.

24. C. Cyril Eastwood, *The Priesthood of All Believers; an Examination of the Doctrine from the Reformation to the Present Day* (London,: Epworth Press, 1960), p.72. Neal Johnson explains that he adds that under the old Mosaic Covenant the priests functioned primarily as the intermediary, the mediator, between God and his people. But “all such notions were abolished by the incarnation.”

25. Herschel H. Hobbs, *You Are Chosen : The Priesthood of All Believers*, 1st ed. (San Francisco: Harper & Row, 1990), pp.12-13. Neal Johnson says he notes Luther did not create the doctrine of priesthood of all believers, but rediscovered it. He notes the word ‘Priests’ is in the plural, indicating not only a collective priesthood but also an individual priesthood of Israelites.

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# Reconciling Gender Roles in Microfinance Projects

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ALVIN MBOLA

## Abstract

Nairobi has over 200 informal settlements with Kibera slums being the largest in terms of the holding population. There is a huge presence of organizations and churches implementing microfinance projects using different models to reach out to the communities. However, many microfinance models have failed to appreciate the complex relationship that exists between men and women within the households. This has led to power and financial conflicts within households thus jeopardizing the well-intended goals of microfinance.

This research was conducted among 89 savings groups implemented through five microfinance organizations in Kibera slums. It used a cross sectional study design where questionnaires were administered among the 89 group leaders of the microfinance projects. The research established that there are conflict areas arising from a complete focus on women without the involvement of men. Though financial gains are realized especially among women, there are disempowerment components of the process, especially in the households that involve men.

It is therefore recommended that a reconciliation based model be implemented by

the implementers so as to ensure that the entire household is living at financial wellbeing and the different genders are equitably empowered.

## Introduction

Microfinance has been hailed as one of the successful intervention strategies for economic poverty across the developing world. It has provided a platform for people living in the margins to mobilize savings, access loan and insurance services geared towards addressing lump sum financial needs of households. Though there has been improvement in the lives of individuals arising from their engagement with these initiatives, there has also been a downside of these which has not been effectively researched and documented. This is the case especially with regards to how complete targeting on women has left both men and women vulnerable and disempowered because of complex power relations in the households.

Over the years, microfinance has witnessed cases of competing interests between poverty alleviation goals and sustainability of the projects/ implementers. This has meant that the initial focus on the bottom poor has been neglected even as most systems prefer credit based models targeting small businesses. Moreover, the

approach of targeting women has lost on the empowerment front because relationships in households aren't given proper attention except the fact that poor women are able to pay back their loans. Subsequently, potential conflicts arise in the households due to power interplays around inputs and products of microfinance. This is by no means a suggestion that microfinance has witnessed a complete failure; however, its impacts and empowerment goals, especially to the women, can be deepened through carefully thought out conceptual and implementation strategies.

This paper seeks to provide evidence from the existing literature and field research on microfinance projects effectiveness/ineffectiveness on reducing poverty, especially in the informal settlements. It will focus mainly on the gender dimensions of microfinance and how this has influenced the power balance and by extension general relationships within the households. Furthermore, it discusses some criticisms of the microfinance models in eradicating poverty, possible solutions and finally giving recommendations for future implementation.

## Literature Review

Poverty remains one of the greatest challenges facing the world today. It is multifaceted and exhibited in different ways such as inadequacies in quality healthcare, economic entitlements, education, safe water etc. According to the United Nations Millennium Development Goals of 2012, more than 2.8 billion representing almost 50% of the world's population, live on less than the prescribed equivalent of \$2/day while 1.4 billion lived on less than \$1.25 a day in 2005 (UN, 2012:4). South Asia has the largest number of poor people estimated at 522 million while Sub-Saharan Africa has the highest proportion of people who are poor at 46.3 per cent.

The MDG number one seeks to eradicate poverty and hunger in the developing regions of

the world (UN, 2012:7) and one of the strategic ways of achieving this is through employment creation using the financial services platform provided by microfinance models. Westover (2008:2) "estimates that only 500 million of an estimated 3 billion poor people throughout the world have access to formal financial services" representing a large gap in access to such services.

However, micro finance provision with its cradle in Bangladesh through Grameen Bank (Collins, Morduch, Rutherford & Ruthven, 2009:24; Corbett & Fikkert, 2012: 189) has in the past few decades revolutionized savings mobilization among the poor; hence, bridging the gap of access to financial services in the developing south. Besides, these financial intermediation projects offer the poor a platform to smoothen their inconsistent incomes across a season hence making their money available during the low income seasons. It is worth noting that the microfinance revolution has been common and successful with the women than men, this is partly attributed to deliberate efforts to raise the standards of women because most financial systems have left them out (Kabeer, 2007:7).

This focus on women was highlighted at the first international women conference in Mexico in 1975, leading to the setting up of women's world banking network (IFAD, 2009:8). Indeed this led to the targeting of most microfinance programs on women because of their higher propensity to save than the men, their higher burden associated with households' needs such as emergencies and faithfulness in repayments of loans (Murray, 2011:110). On the other hand it was intimated that the access of financial services by poor women would improve their social standing in the household and community while increasing their bargaining power within the households.

Economic poverty within Nairobi slums and specifically Kibera has not witnessed significant reduction over the years. Oxfam (2009:17) recognizes that in Nairobi informal settlements



the urban poor are not having enough to live on, enough to build from and they are being excluded from wealth and the power to change things for the better. Based on 2009 census, it is estimated that populations of Nairobi is 3,138,369, with 71 % living in the informal settlements (UN-HABITAT 2009:22). This implies that the majority of Nairobi's population is more active in the informal economy.

In a research conducted in Kibera by Africa Development Bank, Mutisya & Yarime (2014:6) observes that "high interest rates, exclusive approaches and conditions has effectively precluded the urban poor from accessing credit to improve on their housing, water, sanitation, infrastructure, waste management and livelihoods." This is besides the many economic poverty intervention programs implemented by most of the organizations within this community. A considerable number of community members are still left out of these initiatives while others drop out at some point within the project lifecycle.

They further observe that many microfinance providers in Kibera are more focused on institutional gains especially client retention and loan repayment (Mutisya & Yarime 2014:12) at the expense of the wider poverty alleviation and economic empowerment. This is occasioned by their need for growth and sustainability as well as substantial returns to the shareholders who are not necessarily the poor. In this regard the microfinance institutions are forced to adopt the narrow approach of targeting only those with small businesses (Westover, 2008). Similarly, community based microfinance promoters are also skewed towards focusing on businesses as the panacea to economic prosperity. This leaves out the majority of the poor who are more interested in savings instruments to address lifecycle needs, emergencies and an opportunity to smoothen their incomes for future consumption. Individuals are therefore forced to withdraw from these groups or avoid joining them all together due to conflicts of purpose.

Microfinance models are less favorable to poor men than women, and therefore men drop out at higher rates and are less likely to join them than women (Barker & Schulte 2010:6). This could be attributed to the entangled history of microfinance and women as an affront to addressing financial exclusion of the poor women while assuming that men (especially in the informal settlements) already have and use economic and financial facilities. However, even this focus on women has not completely succeeded. Kabeer (2009:7-8) says that microfinance promoters target women because of their high repayment rates and easy social cohesion. These are ingredients for good loan repayment, which builds the institution, but not necessarily the poor women.

On the other hand, there is an assumption that men have favorable economic status and a lower tendency to pay loans as compared to the women. Evidently community gains from microfinance can be deepened by appreciating the existence and role of poor men in the lives of these women who are targeted by microfinance programs (Barker & Schulte 2010:11) while also implementing economic development approaches that appreciate the broad nature of economic needs beyond businesses.

## **Purpose of the Study**

This was to establish the influence of gender roles in participation of poor communities in Microfinance Projects in Kibera. This research focused on the inability of many poor people to join the projects, drop outs from the projects and the gender dimensions to all these.

## **Methodology**

The study used the cross sectional study approach which focused on five Microfinance organizations. These were stratified into Microfinance providers and Microfinance promoters. The organizations were then sampled into 3 Microfinance providers and 2 microfinance promoters. They

were drafted from a total population of 28 providers and 17 promoters using 10% as suggested by Mugenda and Mugenda (2003) who gives a sample size of 10% to 30% as a good representation. In this regard interviews were conducted with the project managers of the 5 organizations. Questionnaires were then used to collect data from 89 microfinance group leaders selected through simple random sampling as provided by Mugenda and Mugenda (2003) in the formula included with Figure 1. This was drafted from a population of 117 microfinance projects operated under the 5 implementing organizations. It is worth noting that the questionnaire gave a 91% return rate.

## Results and Analysis

### *Demographics*

The research established that above 75% of the respondents in the savings groups were women while the men were the minority. Moreover, the largest age groups within the savings groups at 75% were those of persons below the age of 40 years demonstrating a high concentration of the youth within the informal settlements. Additionally, the highest number of participants in the microfinance projects is found within the age bracket of 31-40 years while levels of literacy witnessed indicated that 59% of the respondents had above primary education level as denoted in Figure 1.

This indicates that microfinance projects are especially attractive to youth and women, and according to Proano et al (2011:148) the focus on women is due to the fact that they have been excluded from mainstream banking. Moreover, D'Espallier, Guérin, and Mersland (2009:7) recognizes that women are better at paying back loans, forming groups and maintaining discipline in the groups as compared to men. On the other hand, 90% of the respondents operate small businesses as some combine this with casual employment in the neighboring industrial area and other occasional jobs within the neighborhood. This arises from the fact that microfinance often focus only on persons with small businesses while

avoiding those without.

### *Gender Roles*

According to the findings, the project managers had an overwhelming belief that Microfinance projects should focus on the women because of their economic disadvantages and their ability to pay back thus raising the living standards of the family. This view is the complete opposite of the assessment of men, whom they believe are more concerned about personal gratification and gain. The data therefore demonstrated that over 60% of the savings groups were initiated by the implementers with the sole objective of addressing poverty experienced by women. This is contrary to the belief by of the majority of the group members that mixed groups would provide better results of empowerment of the whole community, with an overwhelming majority suggesting that the mixing of groups would promote gender equality and eliminate discrimination of either gender. Moreover, those in support of the mixed groups also indicated that they are better than the groups for only women or men since they enable the members to share knowledge for investments because of the diversity in views between men and women. This is in addition to facilitating cohesion and good neighborliness between the different genders within the village.

On the other hand, there were also a small number of those who were opposed to mixed groups, especially women. They gave several reasons, including the assertion that men are dictators and authoritative (41%), they don't pay back their loans (27%) and that they are violent (15%). However, men had only one negative observation about women: that they argue a lot in meetings, thus slowing down the process of decision making (12%).

### **Reasons for Joining Microfinance Groups**

The main reason that implementers and community members give for joining microfinance groups is mainly to seek financial intermediation services, which include savings and loans services.

The narrative often presented by most players in the industry, especially microfinance providers is that the poor need loans for starting small businesses. This in turn allows them to generate profits which they can then use for the purposes of addressing consumption and other long term goals. As such, 63% of the respondents observed that their groups only provided loans for small businesses. This is besides the fact that a substantial part of these loans actually ended up addressing the education needs of the households. The data indicate that only 58% of the loans was used for businesses while 35% was diverted towards the payment of school fees for the member's dependants. However, there are still those individuals on the lower ends of the poverty spectrum who believed that investment was not their most pressing need. They were interested in savings systems that would afford them the possibility of saving their inconsistent incomes so as to spread them across low and high seasons of incomes.

Aggregated according to gender, there are variations with regards to the reasons why the different categories of people join or participate in microfinance activities. According to the data, women join microfinance to reduce their financial vulnerability. This addresses consumption, lifecycle, investment and emergency needs which are highly connected to their households. This plan of action was followed by their ability to have social support by different members of the savings group with regards to different emerging issues in their lives.

On the other hand, the men suggested that they join the savings systems to address household needs because they have missed out on employment and are forced to run small businesses. They also recognized that there were low interest rates in these community systems as compared to commercial bank rates. Incidentally, though there is confluence with regards to reasons of joining the savings groups by different gender, financial management by both is done separately, hence upsetting the household unity.

## **Gender Roles in Savings Contributions**

The ability and frequency of members to generate and contribute savings into their projects is the cornerstones of microfinance models. This implies that the members must have a certain level of income to enable them to draw out savings. However, the research established that there is a lot of competing interest for the inconsistent and often erratic income that community members access from their different economic engagements. These are school fees (38%), Food (34%), Rent (13%), business (8%) medication (6%) and transport (1%). This implies that savings is a major sacrifice for the households in the informal settlements in the light of these needs.

It is worth noting that, in most households in the informal settlements, both men and women are active players in the financial management of their incomes though the degree of decision making and power of this decision making is varied. Communication concerning savings made by either gender to their savings group is very minimal. The research established that spouses in the households do not support each other by either giving the other money to remit into their savings groups. Each individual looks for and depends on their own income to get savings which they submit to the groups. This is besides the common belief that husbands frequently support the contributions of their wives. However, there are also reported cases where the women would get savings from the money that their husbands leave behind for food or still belong to different savings systems and get money from one system to contribute to the other. However, it is in very rare occasions that the men would ask for money from their spouses to submit to a savings system.

## **Use of Loans in Households**

There are numerous products that are derived from microfinance groups by the members which include loans and insurance among others. However, access to loans is the single most prevalent reason why many people from marginalized communities join microfinance groups. As indicated in

table 2 below, 60% of the respondents suggested that they don't share the loan or insurance proceeds of the microfinance groups with their spouses. This is partly due to the fact that most of these loans goes into business upscale or are rotated in microfinance groups besides addressing lifecycle needs/ school fees and emergency needs/ medical within the households. Though this is the case, it is worth recognizing that the loans have a spillover effect and in one way or another are accessed by the other spouse. In some cases it is reported that the men wrestle the control of loans from their wives and administer it themselves without active engagement with their spouses. Though some of these incidents are due to blatant irresponsibility from the men, others are retaliatory because of irritation and economic power mismanagement within the households.

On the other hand, Hendricks and Chidiac (2011:135) observes that even though global microfinance has focused on providing credit to foster enterprise development, for poor households savings opportunities are a much higher priority than borrowing. This helps in building assets and can also assist in addressing lifecycle and emergency needs (Rutherford 1999:viii). Moreover, savings platforms provide poor communities with an opportunity to smoothen their erratic incomes.

This research established that most spouses don't communicate to each other about the pending loan application, least of all when they access it. It is often used in secrecy, and the households often only know about it when there is a default and the group has come to possess household goods to offset the loan. A spiral of broken relationships within the households then often sets in because of scenarios of defaults, including loss of family or non-individual assets.

### **Power and Conflicts in Households**

In the women's empowerment narrative, the focus on this specific gender with microfinance products is always geared at increasing their bargaining power in the households so as to enhance their life expectancy through better allocations

during budgeting. However, this is not always the case because in many instances the financial benefits create retaliation and conflict within the households. As indicated in Table 2, 36% of the participants suggested that due to their access of resources and active role within their groups, they constantly experience conflict with their spouses. This seems to especially be the case with the husbands who are never involved in the processes from the initiation to the end. In some instances this leads to gender based conflicts and separations among the spouses. 60% suggested that they don't share and communicate loans accessed from the projects, and 66% also said that they don't get spouse support as they engaged in microfinance projects. The objective of economic empowerment and corresponding benefits are therefore negated in situations where destructive conflicts arise without proper mechanisms to manage and address them.

Pearson's correlation between household conflicts and microfinance project dropouts was + 0.336 at a significance level of 0.01 as recorded in Table 3. In this regard as the number of conflicts increase in the households due to money from the projects, the numbers of dropouts from the projects also increase. This is often occasioned by lack of involvement of one gender, especially the men in their wives projects. As such, the perceived aims and gains in microfinance, especially in the empowerment of women, are lost as men fail to understand and support their spouses in these economic decisions. Barker and Schulte (2010:6) observe that the men develop a negative attitude towards the projects, hence avoiding them all together besides preventing their spouses from being members. This leads also to the drop out of women from the microfinance projects.

Hagan et al., (2012:778) observes that in Bangladesh and India, neglect of men in microfinance projects led to women shouldering more labor, receiving minimal support from men, and experiencing occasional ridicule from their husbands when their business did not succeed. Moreover they recognized that husbands still influenced

loans accessed by their wives against what women could have been taught. This is further identified by those (Barker and Schulte, 2010:3-4) who recognize that a gender-blind approach of assuming that men are already economically empowered and aren't in relationship with women in households is short-sighted. Emotional and physical abuse can come from seeking to address economic challenges without a proper understanding of household financial management dynamics.

## **Conclusion**

Transformational development is a process and not an event; it entails the realization and utilization of individual capacities for self and common good. In this regard poverty and development depends on key human relationships. A central tenet in Bryant Myers's definition of development arises from the understanding of an individual and his/her key relationships (Myers 1999:118). These key relationships are expressed through the recovery of one's identity in Christ and the discovery of an individual's vocation. People need to be pointed to their relationship with God (Corbett and Fikkert 2012:55) as the foundation upon which others relationships flow. This reconciliation and restoration of broken relationships is an agenda that can only be facilitated by the church through proclamation and demonstration.

Typically in informal settlements, many people struggle with negative self-esteem arising from distorted socialization processes. This doesn't allow them to steward creation (relationship with rest of creation) to address economic vulnerabilities. Accessing savings and using loans largely depends on one's relationship with self, other/s and their vocation (rest of creation). In this regard the general survival of savings systems and great relationships in the households is defined by the cordial relationships therein.

Thus economic empowerment ministries should focus on restoration of intrapersonal and interpersonal relationships within the households and beyond. All these can only be facilitated when

the local church takes an active role in holistic economic development. Due to the above factors within relationships and the role of the church, transformational development should focus on people and processes and not projects and products (Corbett and Fikkert 2012:77)

## **Recommendations**

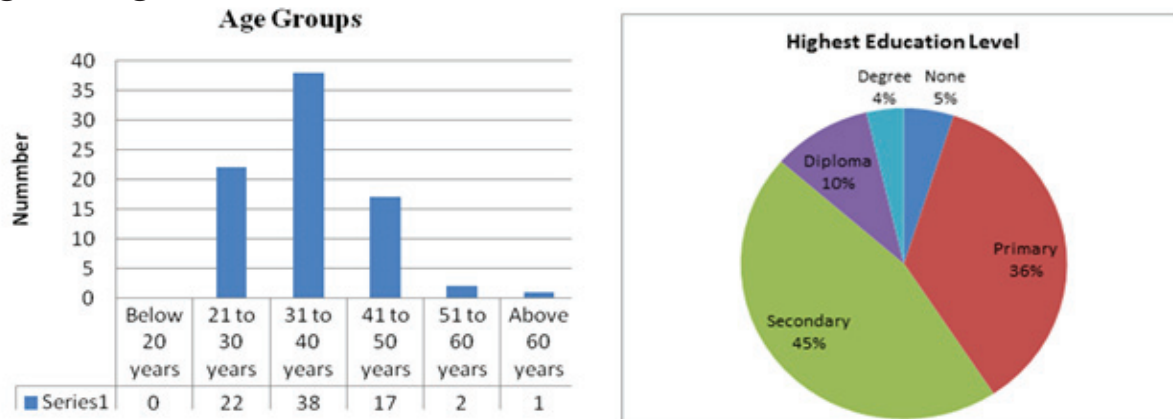
Gender approaches should be inclusive and reconciliatory rather than exclusive. It seems that most microfinance approaches are targeted at women in isolation of the men in their lives. This has had devastating effects, and if the belief is to strengthen the households, as espoused by Bryant Myers, then there is a need to consider the unit of development from a household perspective rather than addressing it through one part of gender at the exclusion of the other. Churches are built around the family, namely the household, and as such the programmes should focus more on strengthening the households and relationships therein.

Though the conventional approach of availing credit and savings facilitates has always discriminated favorably toward women, there is a need to involve the men and possible the children in this process at some stage in order to promote the unity of the household. Financial inclusion focused mainly on convenience, flexibility, and access to affordable access of credit should also promote inclusivity with regards to gender. This should ensure that the women are empowered and the men are active participants in this empowerment process (and vice versa). Otherwise, empowerment, rather than lifting us out of our present circumstances, drives us back to the state of the Fall where relationships are broken as financial power shifts in the households, domestic violence increases, and feminization of poverty is deepened through divorce and separations.

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**Figure 1: Age and Education Levels**



**Table 1 -- Groups Perception**

	Women only group	Preference for Mixed Groups
Yes	45	46
No	36	35
Total	81	81

**Table 2 -- Gender Concerns**

	There is spouse support through group savings		Members share loans with from group spouses		There is Influence of spouse on use of funds from group		Money from the project causes conflicts	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly Disagree	30	38	11	14	16	21	34	44
Disagree	33	43	36	46	39	50	15	19
Neutral	2	2	1	1	2	3	1	1
Agree	9	11	22	28	16	20	25	32
Strongly Agree	5	6	9	11	5	6	3	4
<b>Total</b>	<b>79</b>	<b>100</b>	<b>79</b>	<b>100</b>	<b>78</b>	<b>100</b>	<b>78</b>	<b>100</b>

**Table 3--Household Conflicts and Project Dropouts**

		Money from Project Causes Household conflicts	Microfinance Project drop outs
Money from Project Causes Household conflicts	Pearson Correlation	1	.336**
	Sig. (2-tailed)		.002
	N	81	80
Causes of Microfinance Project drop outs	Pearson Correlation	.336**	1
	Sig. (2-tailed)	.002	
	N	80	80

\*\* . Correlation is significant at the 0.01 level (2-tailed).

# The Influence of Personality Factors of Decision-makers to Transformational Business

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NORMAN SOO

## 决策者性格因素对企业变革的影响

摘要：文中指出，在影响企业变革（转型）的众多因素中，决策者的素质至关重要。如果说性格决定命运，则一个企业的决策者的性格就决定了该企业的命运—企业生命周期的长短，包括兴衰与生死。特别在危机和变革的关键时刻，决策者的选择，或者使企业绝地逢生；或者将企业带入死亡。对当代的企业而言，决策者正确的信仰选择是企业变革生命力的根本所在。

犹如人生在不同的生命阶段会遭遇危机，导致生活变化，企业在不同的生命周期中，由于内外部危机和环境的影响，需要主动或被动的变革或转型。

作为一个重要而复杂的命题，企业变革或转型的成败取决于企业内外部环境的许多因素，如：国家相关法律—政策的调整、市场供需的变化、资源配置的影响、企业内部管理机制的变化，甚至一些突发性的意外事件等等。然而，不论是何种企业、组织，凡是由人组成、运作和管理的机构，人的因素都是不可忽视的要素之一。企业决策者不同于一般的人力资源，由于他们在企业中的特殊地位，对企业变革中的作用和影响尤为重要。本文结合笔者的亲历，尝试分析决策者的性格对企业变革成败的重要影响。

## 案例：一间危机中的金融管理公司

Y集团公司是一家闻名中外的电子产品制造企业，拥有自己的著名品牌。20世纪90年代初，企业在不断提高产品质量、扩大市场占有率、加强售后服务的同时，开始了企业转型—实施企业多元化发展战略，向房地产业、金融服务、运输业以及宾馆旅游业发展。其中，H.E公司是Y集团公司投资组建的金融债券服务公司。然而，这间金融服务公司仅仅在运作一年后就出现了管理危机。导致危机的外部原因是由于当时中国金融服务业的法律政策尚不完善，市场不成熟；内部原因主要是从决策者到管理团队都缺乏金融方面的专业知识和技能，管理制度不健全，经纪人的素质偏低。在这样的背景下，公司片面追求业绩，赢利至上，忽视了对投资者群体利益的保护，以致当客户投资失利后，将遭受的损失归咎为公司的管理失误和业务代表的失职，几十名客户联合将H.E公司告上法庭，公司陷入了旷日持久的诉讼中难以继续正常运作……几年后这间公司最后被国内的另一家公司收购。在运行了大约4-5年后这间在当地知名的金融服务公司彻底销声匿迹了！

观察与思考：今天看来Y集团在转型与变革过程中实施的多元化战略无疑是一种正确的决择。然而她在金融服务业的部分转型却以失败告终，其中需要汲取的教训是什么呢？如前文指出，H.E公司改革的失败有其内外部多重因素，但依笔者作为亲历者的观察，当年企业失败的主要原因之一是企业决策者的性格所致。实际上，H.E公司遭遇危机后，曾试图在



变革中求出路，化解危机、浴火重生。笔者也亲身参与实施企业改革，但是由于决策者的摇摆不定，加之投资各方利益的束缚，改革调整中途夭折，最终导致企业因管理失败被收购。

应该看到，一个企业经营管理的成败，与它的决策者有直接而重大的关系。企业的决策者的为人—他/她的性格和品格对企业的发展有极大的影响。如果一个企业领袖在性格方面有重大缺陷，例如，性格懦弱，对自己的决定缺乏信心，猜忌、优柔寡断，他就无法带领他的团队从混乱、失望的危机和枷锁中释放出来，更不能给管理团队带来合一和士气。H. E 公司在危机中变革的失败首先暴露了公司总裁的性格在这方面的缺陷。在平日的管理中他的猜忌、优柔寡断、唉声叹气已为公司上下皆知，当危机发生时，投资者围攻他的办公室，笔者亲眼目睹了这位公司决策者瘫倒在沙发中，无法对危机做出任何回应，在第一时间就失去了化解危机的重要时机。其后，虽然管理团队一起协助他从法律、财务、人事各方面做了大量的补救工作，但由于面对危机既他不能果断的做出决定，决策后又出尔反尔，在调整实施过程中又推卸决策者应该承担责任，导致人心涣散，纷纷离去。在内外双重压力的冲击之下，决策者束手无策，竟到祠庙进香以求解脱。

从圣经人物到经历中可以看到，信心是属灵领袖不可或缺的本质特征。这些领袖中突出的代表像亚伯拉罕、约瑟、摩西等等。历史一再证明，几乎所有成功领袖都有一个共同的性格特征：具有自信心。不同的是教会历史上的属灵领袖的自信心是源自神赐的信心，而对于那些不认识神的领袖而言，他们的自信心会有其他不同的来源，但不管怎样，信心、信念与自信为各界领袖所共有。对于企业变革决策者而言，这是实施有效发展战略的前提。如果领袖对自己的决定和行动都缺乏自信，又怎能叫别人信服地执行已做出的决定呢？缺少了信心和自信的人，三心二意，犹豫不决，不仅自己一事无成，还会贻误企业的发展契机，甚至断送企业的生命。因此，如果一个人优柔寡断、没有自信，他就不具备一个决策者基本的素质，只适合作为决策者的助手，协助管理。

信心与自信连着果断和勇敢。对决策者而言，自大很危险，但自信很重要！然而，仅有自信

还不够，真正的信心和自信必须在管理中体现出来，其中包括果断和勇敢。从操作上讲，决策一经付诸实施，领袖就绝不能再犹豫不前。不仅如此，当新的问题产生时，领袖必须勇敢的承担责任，以鼓舞士气。在出埃及的过程中，摩西总是首先承担责任，为他带领的悖逆的以色列民代求，求神赦免过犯；出埃及后，神对摩西的接班人约书亚反复强调：“你当刚强壮胆！”（书1:6, 7, 9, 18）。约书亚谨守遵行律神的命令，靠着神赐的勇气，带领以色列百姓一路征战，直到进入神赐以色列民的应许之地。使徒保罗也勉励提摩太说：“神所赐给我们，不是胆怯的心，乃是刚强、仁爱、谨守的心。”（提后一：7）德国文豪歌德也特别赞赏勇敢的美德：“你若失去了财富，你只失去了一点；你若失去了荣誉，你就失去了许多；你若失去了勇气，就失去了一切。”遇到困难不退缩、不畏惧，敢于承担责任，这种果敢的精神是企业决策者的基本素质之一，它对变革中对企业尤其会产生影响。从某种意义上说，优柔寡断的，永不能成为领袖。

从管理角度看，一个企业的生命周期中或迟或早难免会遭遇发展中危机，危机会造成空前的危险，也会带来变革的转机。是否变革、如何变革、何时变革、变革的风险评估、制定何种战略、由那些人负责实施、监督……这一切都离不开决策者的决断力，都要受决策者性格的影响。

根据全球最大会计师事务所普华永道2012年的调研报告，中国中小企业平均寿命2.5年。另据媒体报道，中国超过150年历史的老字号仅有5家，对比之下欧洲中小企业的平均寿命则为12.5年，（德国的中小企业中有不少的百年老店，更有甚者，日本7家企业的历史已过千年）。中国企业为何如此“短命”？有评论认为是“职业人格缺陷”所致！这种观点还有待于进一步论证，但其中的警示作用不可轻视。

小结：在企业变革或转型的过程中，固然有许多因素发挥影响。如，技术创新、管理效能提升、资源配置优化等等，但最根本的仍然取决于决策者的素质。决策者的性格和品格是企业变革成败的关键因素之一。如果说性格决定命运，则一个企业的决策者的性格就决定了该企业的命运——生命周期的长短，包括兴衰与生

死。特别在危机和变革的关键时刻，决策者的选择，或者使企业绝地逢生；或者将企业带进死亡。因此，企业的生命与企业中人的生命息息相关。从这种意义上看探讨企业的生命与人，特别是决策者的生命的关系无疑会有助于我们对企业变革的核心和实质的了解。从本质看，企业的根本变革离不开人的生命价值观的改变。圣经历史表明，信仰对一个人性格的改变、对一个民族品格的塑造都具有重要意义和影响。它对当代的企业的启示是：决策者正确的信仰选择是企业变革生命力的根本所在。

# When Both Business and Mission Fall Short

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DR. RALPH D. WINTER

*Before his death, Ralph Winter spoke of twelve frontiers of perspective, beginning with “Unreached Peoples,” and ending with “The Challenge of the Evil One,” that included fighting the works of the devil through disease eradication. In an article in IJFM in Spring 2005, Winter added a thirteenth “frontier,” that of business.*

*Following are excerpts from the full article that you can read here: [[http://www.ijfm.org/PDFs\\_IJFM/22\\_3\\_PDFs/110-117Winter\\_Business.pdf](http://www.ijfm.org/PDFs_IJFM/22_3_PDFs/110-117Winter_Business.pdf)].*

[Great Commission workers] are the only workers for whom no human problem is outside their mandate. And one main reason they can pursue any problem is precisely because they do not have to restrict themselves to things that will pay them back for their effort. They don't have to support themselves. They can do many things by that method that businesses cannot do. This is not to say that good businesses are not an essential backbone in every society.

Those who pay for [business] activity are being directly served. As a supported Great Commission worker, however, I have for 50 years rarely been paid by the people whom I directly served—a distinctly different dynamic.

Nevertheless, in my work in Guatemala, I initiated 17 small business endeavors that others

ran. I enabled seminary students to earn their way while in school. More importantly, that then gave them a portable trade after graduation, allowing them to serve beyond the confines of their own acreage. Most earlier pastors were tied down to the soil, so these 17 “businesses” were all portable (as with the Apostle Paul.) These registered businesses were also the first ever in which mountain Indians became the registered owners.

The Moravians went out to establish new villages with all of the trades necessary to a small town. They planted what is today the largest retail company (a kind of Sears Roebuck).

in Surinam. William Danker's book, *Profit for the Lord* [<http://www.amazon.com/Profit-Lord-Economic-Activities-Moravian/dp/1579109284>], tells how Swiss workers planted a chain of hardware stores in Nigeria. Those stores not only fulfilled a much-needed function but also displayed an attitude toward customers that was a marvelous Christian testimony.

## What Is Business?

Business is basically the activity of providing goods and services to others on the condition of repayment to cover the cost of those goods and services. This is not to say that businesses never do anything that does not at least indirectly assist their efforts in image building, public relations or

something of that kind.

However, businesses that use profits in ways that add nothing to the business would seem to be very rare. Businesses, in fact, that try to do that would, it seems, inevitably run into conflict with their customers' interests, employees' interests, or stockholders' interests.

Why? They are jealous if any considerable proportion of the gross income is diverted by the owners to private interests of no concern to customers, employees or stockholders.

Note that business typically involves a concrete understanding between two parties (the customer and the company) and comprises what is essentially a two-way street: the company gives the customer something and the customer gives back something previously agreed-upon.

Great Commission workers, by contrast, serve people from whom they do not necessarily expect to receive anything previously agreed-upon. However, mission work is, in one sense, actually a business. Donors and supporters are, in a sense, the customers paying for a service they wish to see rendered to a third group. The workers are providing the services for which the donors are "hiring" them. Note that the ultimate beneficiaries of the labors, and of the donors' payments, are needy people who receive aid of some sort without paying for it.

### **What Types of Businesses?**

You can well imagine that some business-Great Commission workers will go overseas and start a business that will be owned and operated by citizens of that country. Others will plant a business or a branch of an international business, which is an activity that truly serves the people, and is itself therefore a type of ministry. Others will not only plant a business but will expect to support other work from the profits. Still others may not have the capital necessary or the required expertise to set up a business but can only take a job in the foreign land.

The biggest problem I see with Christian college courses on business-as-mission is simply that the average student taking that course may be

enamored of this new approach but not be wealthy enough to swing it, even in his own country, let alone amidst all the increased hazards and bureaucracy of foreign lands.

However, just getting a job in a foreign land is what is more often thought of when the phrase tentmaker is used. Ironically, Paul the Apostle was not that kind of tentmaker. He essentially owned his own business. He evidently on occasion supported both himself and others with him, although they, too, may have helped him in his leatherworking tasks. He also accepted gifts from churches so as to cut down on his need to do leatherworking—that is, he apparently valued his other ministries more highly than his leatherworking as a ministry to customers. Thus, he fits all of these patterns except the one we most often associate with tentmaking, namely becoming an employee in a foreign country.

### **How is the Business Viewed by the Customer?**

I firmly believe there is ample room for businesses owned by believers who work with Christian principles. Those principles, however, may not always be clear to everyone. I mentioned earlier a hardware chain founded by Swiss cross-cultural workers in Nigeria. It astonished people by the fact that if a customer bought something that had the wrong specifications or that did not work he could exchange it or get his money back. Thus, for a business to be effective mission, it needs to be perceived by onlookers as a service, not just a way for businesses to make money for the owners.

In America, of course, all businesses loudly proclaim their desire to serve the customer. We get used to that. We don't really believe it.

Businesses in many other countries don't even claim to be working for the customer. Neither the customer nor the business owner views the money received as simply a means of continuing the service rendered, but as a contest to see who gets the best end of the deal.

It is also true that no matter how altruistic an owner is, what pulls down many a business or

ministry is the very different attitudes of the employees. The owner may have high purposes. The employees may not. Furthermore, once a business starts overly siphoning off “profits” (whether to increase the owner’s wealth or to help fund some Christian work), the business may be unable to withstand competitors who plow almost all profits back into what they do, either to refine it or to lower their prices below what the Christian-owned business—with its extra drain on profits—can afford to offer.

Ted Yamamori and Kenneth Eldred have edited an excellent book entitled *On Kingdom Business* [<http://www.amazon.com/Kingdom-Business-Transforming-Entrepreneurial-Strategies/dp/158134502X>]. In several chapters, the various authors wisely question businesses run as a “front” or a disguise for mission work. And they should. To “see through” such disguises is not at all difficult for governments or private citizens. We also read that “micro-enterprises” have their problems. If one woman in a village gets a micro-loan enabling her to utilize a sewing machine, she may produce more for less and be better off. At the same time she may simply put a number of other women out of work in that same village, which is not the most desirable witness.

## No Matter What

In any case, “no matter what,” every society needs many basic functions and services.

They need a banking system. They need fully reliable channels of raw materials and finished products. Curiously, they need guidance in the production of many things they have never seen and for which they can see no use. Think of all the seemingly bizarre novelties coming out of South China these days! And now rural people in the remotest spots around the world can use cell phones to find out what the prices are in a distant market.

Yet in all of this there is absolutely no substitute for honesty and reliability. Honesty is so rare that the absence of integrity alone is the chief drag in many societies. There will always be room for integrity and good will, for the one who keeps his

word.

In the growth of the young American republic, when westward expansion was rapid, connections between suppliers and buyers East and West were tenuous. Two Evangelical businessmen in New York, Arthur and Lewis Tappan, founded a company to compile a list of businessmen west of the Appalachians, mainly those encompassed by revival—people whom they could trust. Today that company is called Dunn and Bradstreet.

J. C. Penney, in the early days, attempted quite successfully to found a business-in-mission. A devout believer, Penney sought to deliver at the lowest price what people truly needed. A mother in Nebraska could send her two children down to the J. C. Penney store with a note for the storeowner to outfit them for the Fall school term. She did not have to worry that they would come home with things they did not need.

In the early days of IBM, any salesman would be fired who ever oversold IBM machinery or services to any company beyond their real needs. As a result, companies no longer put out competitive bids because they could trust the advice and wisdom of the IBM salespeople. Indeed, at IBM even the highest executives had to get out and do sales work once a month in order to stay close to the customer. IBM became strong because it truly served.

Thus, there will always be a tension, real or suspected, between business services and business profit. In one sense, when a customer pays for a good or service, he turns those funds over to a business owner who might do well to consider those funds as held in trust. That money is needed to buy more goods of the kind just sold, to pay wages to the employees serving the customer, and to keep the owner in food and lodging. Those funds may also be needed to pay the equivalent of interest on any business loans that are making the enterprise possible. Certainly, customers’ payments ought to be spent on improving the service rendered. The funds the customer gives ultimately and most legitimately should be used to benefit the customer, to maximize the service rendered.

It ought not be a question merely of how much a business can “get” for something it is selling. Now what if the product the customer is paying for is scarce or unique and a high price can readily be charged? The income beyond cost can effectively be spent in improving the product or streamlining the service. Can it legitimately be diverted to a Christian ministry unrelated to the customer’s interests?

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During my time in Guatemala I perceived a subconscious polarization between five different spheres:

1. USAID type (money-giving) agencies. They have often worked as if they can solve any problem by throwing money at it.
2. The commercial world. Whatever people say, this is a substantial backbone to any country, but which is an activity not expected to be altruistic.
3. Political people at the State Department level. For these people governmental reform is the most vital matter.
4. Peace Corps people. They were assigned a variety of good things to do, such as starting chicken farms.
5. Finally, religious agencies. These entities, like my own Presbyterian mission, were involved in building schools and conference centers, doing Bible translation, church planting and literacy work, founding hospitals and medical clinics, and even fielding fulltime agricultural specialists, etc.

The Peace Corps man, who lived in a village near where I worked, always avoided me. But once I found myself going up a steep narrow street and saw him coming down. I instantly knew that we would at least have to exchange a greeting. I had heard that his two-year term was soon to end and wondered what he had understood of what I was doing. When he approached I stuttered out a hello and asked him how the chicken farm was going.

“Lousy,” he complained. “I don’t think it will

continue when I leave.” I knew he had put his heart into it, so I asked him what was the problem. He snarled, “You can’t trust these Guatemalans. When I leave each month to go to the capital for our Peace Corps briefing, the egg production drops on exactly those two days. No, you can’t trust these Guatemalans.”

By this time I had been in Guatemala for almost ten years, so I took some offense. I found myself replying, “Look, you want to find an honest Guatemalan? That’s the business I’m in. I can find you an honest man in any village of Guatemala.” By then every village in Guatemala had at least one Evangelical congregation of humble people whose lives had been renewed because of a heavenly hope and a new earthly Master for whom deceit and dishonesty were detestable.

I could tell he didn’t believe me. Maybe I exaggerated a little.

Nevertheless, mission work still has an inherent advantage. The diversity, mutual antagonism, and lack of coordination of the earnest efforts of the agencies I have listed above is a real burden and hindrance to development and hope. This burden and barrier is really only nearly erased when you get into the world of the religious agencies.... All agencies need enough renewed people to create the minimal integrity required to manage the essential developing infrastructure of a country.

Not even in America do we have enough renewed people of that kind. I am disappointed with the amazingly popular (and good) book—Rick Warren’s *Purpose Driven Life*—which is entirely devoted to all the good things church members can do in helping their local churches in their after-hours time. I can’t find one word in it about the quality or focus of the believer’s work during their forty-hour week. Not even in America are there very many visible Christian businesses, for that matter. But there is one more consideration.

### **The Cultural Mandate?**

A number of people these days refer to the Genesis “Cultural Mandate” which was given to

Adam, note, before the Fall. This way they feel they can rightly and reasonably justify earnest Christian efforts in just about any good business which is essential to the growth and welfare of society. These people also speak of what is called “The Evangelistic Mandate,” which arose of necessity after the Fall, and was intended to advance the Kingdom and thus redeem the fallen creation.

However, these are not complementary mandates. They are sequential. The cultural mandate came first, and assumed no emergency. The cultural mandate is like what happens in peacetime. But, when an emergency strikes (such as a tsunami or war), while cultural (read domestic) activities cannot totally cease, they will be radically modified. As I look back on my experience during the Second World War, I remember both civilians and servicemen being totally caught up in the war. I vividly recall that even domestic activity was extensively bent and refitted to support both the true essentials of society as well as the war effort. The gasoline being burned up by war vehicles on land, armadas of ships and submarines at sea, and hundreds and even thousands of fuel-burning planes in the air, did not leave enough gasoline for anything but truly essential use at home. You could be fined \$50 (today that would be \$500) for going on a Sunday drive with the family if that trip did not include some war-related or crucial civilian-related purpose.

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## Two Mandates or One?

It is impelling that both mandates should be merged into a single “Military Mandate,” which, in this life, in the story of a reconquering Kingdom of God, and may well be the only mandate we should be concerned about. A Military Mandate logically includes all the essential civilian functions. It must also include fighting evil and the works of the devil, which is essential to the “reglorification” of God. This is in addition to true reconciliation of humans and the new life of Christ within them and whatever is necessary to accomplish that redemptive and recruiting function.

Today in business or mission, then, we cannot simply go out to do good to people in need. People don’t just happen to be poor. They are oppressed. Yes, by humans, but also by intelligent, evil powers behind both social and biological evils.

Human societies are riddled with grift and corruption and greed and unscrupulous operators of all kinds, for whom human life is meaningless. Furthermore, all poor populations, more than anything else, are dragged down and decimated by intelligent, evil attackers too small to see with the naked eye.

## A Major Example

This latter dimension—disease—looms so large and is so unnoticed that it can be employed as a major example of the interplay of mission and business. I use this dimension because it has forced its way into view for me during the last eight years due to cancer taking my first wife and now plaguing my own existence. Mission and business are both good at helping out when people get sick. In fact, money from sick people is very nearly the single resource of the largest industrial complex in America next to education, namely the medical/pharmaceutical complex.

But virtually nowhere is any substantial and serious thought being given to a crucial activity for which sick people are not paying, that is, the eradication of the very pathogens that haunt most human societies on the face of the earth. Even in America, these deadly but tiny terrorists kill millions per year, dragging down nine out of ten Americans to a premature death. Note that in this arena we can find no insights in Luther or Calvin’s writings or theology because they did not know about germs.

But, in any case, where there is no income there is no business. The medical/pharmaceutical complex thus gravitates 1) to artificial substances that can be patented and sold at a very high price, and 2) to medicines for chronic diseases which ensure that customers will be long term. That’s just “good business.” This means that market remuneration will not as effectively support an effort to seek outright cures or especially to seek to eradicate the

causal pathogens.

Only a donor-supported “mission” can deal with those things. That sort of “mission” can be found in the Carter Center (which is attempting to eradicate five major diseases), and also in the nearly unique Howard Hughes Medical Institute. The latter, unlike most universities and even the National Institutes of Health, is not dependent on funding and bonuses from the pharmaceutical industry. Lamentably, most of the research done by universities and our government is extensively subsidized (and in effect controlled) by outside commercial interests. Thus, the flow of funds to all the world’s efforts focused on eradicating pathogens amounts to pennies when compared to the energies expended when humans notice and must pay for help with their illnesses. It simply is not “good business” to create medicines for poor people.

So, therefore, if we wish truly to glorify God in all the earth, we need to realize that we cannot go on allowing people to believe that our God is not interested in defeating the Evil One. The Bible plainly states that “The Son of God appeared for this purpose, to destroy the works of the Devil” (1 John 3:8). Only that way can France and Belgium be truly liberated. Only that way can we do as Paul described in his mandate to Agrippa: “To open [peoples’] eyes and turn them from darkness to light, and from the power of Satan to God” (Acts 26:18).

Unfortunately, I don’t see the mechanism of business being of any great help in this. And, while I see religious agencies focusing on both earthly and heavenly blessings, I don’t see any significant effort aimed specifically at the defeat of the works of Satan, beyond rescuing humans from their spiritual problems. Our Christian mission is certainly not significantly recruiting them for war and the casualties that war expectably entails. In this case, I refer to everything from auto accidents, diseases, addictions, marital distress—you name it—things that we do not usually attribute to an intelligent enemy, but which drastically curtail effective ministry.

We seem to assume that the world is simply the absence of good rather than the presence of

both good and dynamic, intelligent evil. Is there even one substantial mission or business in the world focused specifically on the eradication of pathogens that tyrannize the entire world to this day? They both are failing.

Realistically, in a given country either sluggish or lagging Gross Domestic Profit (GDP) is more likely the result of disease than any other single factor. We are almost blind to that fact, even when we ourselves get sick. During ten years in Vietnam we lost ten American soldiers per day. In Iraq we lost ten a day. But in America due to cancer and cardiovascular disease alone we are losing 300 times that many per day. In other words, our losses due to heart disease day by day equal the death rate of 300 Vietnam or Iraq wars.

Meanwhile, note that while we poured billions of dollars into Vietnam and Iraq, not one percent of the money spent on patching up heart patients is focused on deciphering the now clear evidence that infection is the initial and major factor in heart disease.

Yet, what is our “business” under God? Is it good enough for us to traverse the globe with good but relatively superficial remedies? Or, does our mandate derive from the larger, biblical purpose of defeating the intelligently designed works of the Devil and in that way restoring glory to God (which, incidentally, benefits man)?

### **Is This War?**

Is it good enough simply to make people feel secure in this life and hopeful about eventually getting out of this sin-filled world and safely through the pearly gates? Right now that is the main thing the church is doing.

In stark contrast are those tasks like restoring creation, restoring God’s glory, rediscovering Satan’s works, and deliberately destroying his deeds and deadly delusions. Are we trying to win a war simply by caring for the wounded? The fruits of evil—sickness, poverty, illiteracy, and inhumanity—draw our attention away from the roots of evil.

This is a “wartime” and biblical perspective, yet that fact has apparently evaporated into the thin



air of the current mood, which is defined by an artificial and inadequate (albeit pervasive) peacetime mandate.

The biblical mandate is “the Gospel of the Kingdom,”—meaning the extension of that “Rule” against opposition. It is not merely a “Gospel of salvation.” The Gospel of the Kingdom is the central matter of God’s “will being done on earth as it is in heaven.” It is a mandate that is distinctly larger than getting along in this life with the help of business, and getting to heaven with the help of the church. God’s glory is at stake, and His glory is our main business.

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# Brunner, Butler, and Swoboda: *Introducing Evangelical Ecotheology: Foundations in Scripture, Theology, History, and Praxis*

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ANDREW RAY WILLIAMS

In their recent work, *Introducing Evangelical Ecotheology*, the three authors Daniel L. Brunner, Jennifer L. Butler, and A.J. Swoboda broach the topic of ecological theology from within evangelicalism, emphasizing throughout the book that theology and practice must go hand in hand. Although this work is academic in nature, non-academic readers will be able to appreciate and enjoy the authors' work due to the book's overall readability. The book's content is structured as four main sections containing a total of ten chapters: part I—"Why Ecotheology?"; part II—"Exploring Ecotheology"; part III—"Doing Ecotheology"; and part IV—"Last Things". It is apparent that the three authors were intentional about not only theologizing, but also moving from the theoretical to the concrete by emphasizing the need for praxis. Rather than summarizing each of the ten chapters, I will look at the key strengths and weaknesses of the work as a whole while summarizing the four main sections.

Part I (chaps. 1-3) lays a foundation for the whole of the book by giving the justification for the project, while also discussing the complex problems the three authors faced in writing this project together. The last half of Part I speaks to the authors' hermeneutical underpinnings and convictions for caring for the earth by giving a vision for the future. Although this section helps

lay a rationale for the development and structure of the work, I found this particular section as a whole tiresome through its inclusion of an excessive number of anecdotes. In my estimation, the authors could have compressed the Introduction (Chapter 1) to contain the general overview of the book's structure and the main points of Chapter 2, including the core methodological and hermeneutical reasons for caring for the earth. With that said, Chapter 3 was helpful by providing a comprehensive overview of Creation's groaning, and some of the current indications of ecological degradation.

The second section, part II (chaps. 4-6), investigates a range of historical and theological reflections for constructing an evangelical ecotheology. This section begins with history quickly moving to theology, and suggesting ways that various understandings of Christian theology such as the Trinity, Christology and pneumatology and doctrines of creation, sin, salvation, redemption and eschatology influence how evangelicals construct an ecotheology and care for the earth based on that understanding. This section in particular lays important groundwork to provide a historical and theological framework to work within for further development of ecotheology. I found this section particularly insightful. The authors construct robust theologies compat-

ible with current ecological considerations and also re-imagine various doctrines by approaching them with a “green” hermeneutic.

In part III (chaps. 7-9), the authors move to discussing how theology can translate to praxis for individual Christians and churches in the twenty-first century. This section discusses how ecological practice comes through an ecological mindset. Further, this section moves onto giving suggested practical steps to individuals and churches on how to “green” the body of Christ as a whole. This section is helpful in that it gives a practical vision for how the Church at large can make a difference today through eco-friendly practices. What I particularly appreciated about this section was how it shows that good theology always translates into good praxis. It was also refreshing to see theologians avoid theologizing for its own sake by providing helpful practices that all Christians can take up for the good of all of Creation.

The last section, part IV, contains the final chapter (chap. 10) and serves as a final reflection for the authors to discuss how to live in the hope of Christ as Christians serve as His stewards of the earth. This section concludes on an important consideration: the authors discuss how often feelings of defeat and hopelessness can come as a result of the projected ecological ruin, yet they also move onto encouraging the people of God to set their minds and hearts on the hope that Christians have in the transformative power of Christ.

In sum, the authors’ goal, to broach the topic of ecological theology from within evangelicalism, was accomplished well overall. In my estimation, the authors contribute a concise yet carefully thorough introduction to evangelical ecotheology. Considering that evangelicalism is a broad, ecumenical movement, the three authors represent the movement well by finding what is common among all streams, yet underlining the various “tension points” that come as a result of being a part of a large and diverse movement. I highly recommend this book for all people—whether in undergraduate, seminary, or church settings—for it breaks new ground in the development of a distinctly evangelical ecotheology, which is vital in the movement for

today and in the years to come.

## Reference

Brunner, Daniel L., Jennifer L. Butler, and A. J. Swo-boda, *Introducing Evangelical Ecotheology: Foundations in Scripture, Theology, History, and Praxis*. Grand Rapids, MI: Baker Academic, 2014