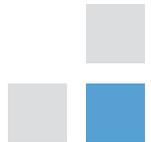


*Reflections on*

**Business and  
Micro-enterprise  
Development**



# Integrating Christian Witness Series

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*Reflections on*

**Business and  
Micro-enterprise  
Development**

Tim Dearborn



Integrating Christian Witness Series – no. 3

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# Introduction

These reflections warrant a few introductory comments.<sup>1</sup> They have been inspired by and prepared for World Vision and VisionFund International's gifted and extraordinary staff and clients who are changing families, communities and their world—one small business at a time.

I do not suggest that these reflections are comprehensive or definitive. They are efforts to provide brief considerations on aspects of doing business in ways that align with values associated with the kingdom of God. Obviously, these few pages cannot present thorough and systematic theological treatises. Furthermore, I have made no effort to illustrate these reflections with many of the fruitful and powerful examples of micro-enterprise and business development from throughout the World Vision Partnership or from other organisations. Readers are encouraged to fill in their own examples.

Similarly, these reflections do not represent any official position of World Vision International or VisionFund International on either the Christian foundations for micro-enterprise or its approach to business development. Rather, these are a summary of my personal reflections on the Christian faith and the centrality of business in seeking justice and fullness in the life and ministry of the people of God. The biblical faith conveys a deep tradition of 'calling' by God to occupations and vocations, in personal and community life, and of entrepreneurship in all aspects of life, stretching from the Old Testament to the New. Business development has always been associated with both God's judgement and

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1 Because of the interrelationship between marketing and business, some themes in this booklet are repeated in *Integrating Christian Witness: Reflections on Marketing and Fund-raising*.

blessing throughout Judeo-Christian historical traditions, and entrepreneurship has marked World Vision's work since its founding.

I offer these thoughts to further our conversation, and I assume that through this process, over the coming years, World Vision will develop as a global Partnership a more thorough and comprehensive understanding and integration of the Christian faith into all facets of our business endeavours.

## CHAPTER 1

# The Ministry of Business

Most Christian business persons recognise the instrumental spiritual significance of business—primarily as a means to other ends (supporting their family, creating work for others, giving to charities, maybe even doing evangelism). But how many can say they understand the intrinsic significance God attaches to ‘doing business’ as recorded throughout the Bible? Why would God call someone into business? Is that even possible? How can business contribute to the coming of God’s kingdom?

Often, discussions of the spirituality of business address common temptations: measuring worth by performance (our own or that of others), viewing others as competitors, manipulating information or circumstances unjustly to maximise income, or seeing customers merely as sources of income.

But what about the foundations and basic purposes of business? Can we know God’s will for not just how we do business (ethics) but why we do business (purposes)?

## Good and fruitful work is at the heart of God's intentions for humankind

Business has an intrinsic purpose in the will of God for all humankind. One of God's first interactions with the earliest man and woman, according to the book of Genesis, was to assign and honour productive work. Work exists for more than providing employment and creating income, goods and services. Business, conducted in ways that are consistent with God's good intentions, is a form of ministry—God's ministry to us, our ministry to others, and also our ministry or grateful service back to God.

For more than 15 years now World Vision has recruited and developed numerous staff around the globe involved in economic development and specifically in micro-enterprise programming. These highly educated and experienced colleagues, along with staff in a network of almost 50 microfinance institutions (MFIs) across the world, work at the heart of God's purposes. Approximately 5,000 business development and micro-enterprise staff work with more than 600,000 active borrowers who, in turn, benefit millions more, including their children, grandchildren, families, parents, spouses and neighbours. Together, World Vision International and its wholly owned subsidiary VisionFund International have helped individuals and community groups establish and grow businesses—grocery stores, family and community farms and orchards, markets and bakeries, fuel dispensaries, sewing workshops, furniture and construction shops, and many other diverse opportunities—that contribute to vibrant, sustainable development so that communities can build and protect assets and avert systemic poverty.

These efforts have yielded exponential growth and excitement amongst all stakeholders, and in addressing these reflections towards participants at every level, we celebrate God's many gifts and great faithfulness in bringing so many extraordinary talents and resources together.

Within World Vision all aspects of our mission statement apply to MFIs, just as they do to national, field and support offices. All offices engage in the ministry of ‘working with those who are poor and oppressed, promoting transformation, seeking justice, and bearing witness to the good news of the kingdom.’ World Vision exists to promote transformation, seek justice and bear witness in all its offices and programmes.

Microfinance, specifically, refers to financial services such as micro-credit, micro-savings and micro-insurance which foster small-scale entrepreneurship. World Vision and VisionFund utilise microfinance to nurture micro-enterprise, to break the cycle of poverty in communities where the poor do not have access to credit or credit history. As small start-up businesses begin to generate profit, recipients are able to provide food and healthcare for their families and send their children to school. Loan repayment rates exceed 98 per cent, and as loans are repaid, they are reissued to new recipients.

So how do we do business development and grow micro-enterprise so that these endeavours are good for spiritual life—our own and all of those whose lives such business dealings affect? What is the bottom line?

## God’s bottom line

God’s purposes for business include promoting human transformation, seeking justice and witnessing to the good news of the kingdom of God. In business, we give numerous people access to opportunities to join us in God’s mission.

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### God’s bottom line for business

The bottom line of business isn’t profit but

<b>Provision</b>	<b>Dignity</b>	<b>Character</b>
<b>Stewardship</b>	<b>Community</b>	<b>Worship</b>

---

Profit is an essential—a very essential—*means* for business but a very insufficient *end*. Rather, the bottom line by which God consistently judges human work and businesses in scripture repeatedly evaluates whether or not our work is accomplished in ways consistent with God’s purposes:

1. Have we contributed to provision for legitimate human needs?
2. Does a particular business endeavour steward people, capital, natural resources and the environment in ways that honour God’s creative intents?
3. Are people—workers, customers and competitors—treated with dignity and integrity?
4. Is human community enhanced?
5. Are qualities of honesty, kindness, diligence and service nurtured in the characters of all who are affected by this business?
6. Who or what do people tend to worship more as a result of interaction with this business?

In these reflections we look at these measures of God’s bottom line through five lenses:

**First**, when we engage in business, we are dealing with God’s purposes for human life.

**Second**, when we engage in business, we unavoidably give witness to something – the question is, to what?

**Third**, God’s perspective on business development is not the ‘norm’ in modern cultures. So what is God looking for, and how does this change the bottom line?

**Fourth**, by biblical standards business as a ministry, especially amongst individuals and communities who are poor, must be an act of justice, not just of profit making. How can business development and micro-enterprise contribute to justice?

**Fifth**, if a business's process and goals are transformative, then performance measures we use to determine success must be recast. How can these serve as catalysts for change?

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### **Business isn't first about money, but about spirituality**

1. In what (or whom) do we trust?
  2. What do we value?
  3. What is the impact of what we do on our soul and on the souls of others?
  4. Is there an approach to business based on something other than greed?
-

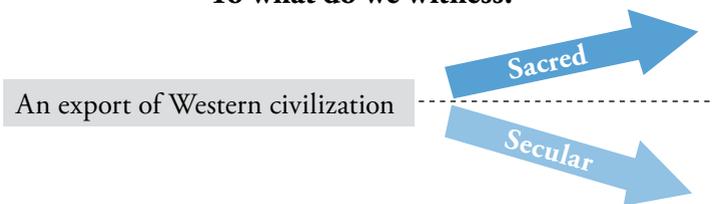
CHAPTER 2

# Business Development and Micro-enterprise as Witness

To what do we witness in our business? In what ways are the character and nature of God reflected and honoured? Do we suggest that the remedy for human need is more money, greater generosity and more stuff—or do we communicate that commodities are vital though only partial components of far larger and deeper needs and solutions?

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## To what do we witness?



**Secular witness** impoverishes people in their affluence

**Kingdom witness** empowers people in God's grace

What do communities see?

Only the values of Westernisation, or also the values of God's kingdom?

Only the power of money, or also the power of the Spirit?

---

What do we communicate in business as being of value? What impact does our work have on the quality of human character and the fabric of communities? What occurs within people's souls as a result of engaging in business with us? There is the very real risk that if we cannot articulate clear answers for these questions, we will witness to the forces of secularism rather than the reality of God's kingdom.

As a result, we may succeed in increasing people's affluence and improving livelihoods but nevertheless fall short by failing to meet people's deeper needs and values.

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### **It is possible to increase financial wealth while deepening other forms of poverty**

- **Rich in commodities, but poor in community**  
Individualism: competition, selfishness
  - **Rich in consumption, but poor in character**  
Materialism: greed, envy
  - **Rich in substance, but poor in spirituality**  
Secularism: trust in own effort, things
  - **Rich in value, but poor in values**  
Hedonism: collapse of morality
- 

Approaching business differently requires a radical transformation in what we value and how we look at life. Romans 12 indicates why. Paul says transformation occurs through renewal of our minds. The mind he speaks of isn't the word for our centre of rationality and reasoning. Paul uses the word *nous*, which refers to our centre of receptivity—where we hear and hold onto messages about what is most important and meaningful to us.

**Romans 12:1–2:** ‘I appeal to you brothers and sisters, by the mercies of God, to present your **bodies** as a living sacrifice, holy and acceptable to God, which is your reasonable worship. Do not be **conformed** to this world, but be transformed by the renewing of your **minds**, so that you may **discern** what is the good and acceptable and perfect will of God.’

Requires changed views and values

Worship with our bodies

Work in ways different than the world’s

Requires changed views and values

Business is about what people value, and therefore it is about connecting with people’s *nous*. If that which we receive and regard as most important isn’t transformed, we won’t be transformed. In every culture our *nous* is continually receiving multiple messages about what is good, right and true. Many cultures globally are increasingly media saturated; that is, we are virtually assaulted with an avalanche of options.

Either we engage in business and micro-enterprise development in ways that reinforce money and things as people’s source of meaning, or we do it in ways that reinforce trust in God and depth of community as people’s highest values. Business is about values. How do we do business so we reinforce deep values and not just surface ones? To what do we witness?

## In business, we are surrounded by the sacred

Years ago a Christian friend who is a very successful business person invited me to a meeting of several Jewish business leaders, a rabbi and the chief economic officer of the Bank of Israel. Our purpose was to discuss differences between Christian and Jewish approaches to business. These Jewish leaders’ ability to discuss theological implications of business issues was stunning. If these business leaders didn’t have an answer, they would turn to their rabbi for theological reasoning on minimum wage legislation, international trade tariffs, and government subsidies of particular industries, for example. Neither my Christian friend nor I had ever looked at these issues theologically, nor would he ever dream of approaching his pastor to learn the ‘correct’ answer. But for these Jewish leaders, every business issue was a theological issue.

I have come to believe that in a very real sense, when we are engaged in business, we are on holy ground.

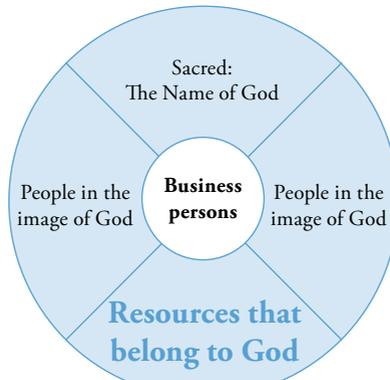
## In business with God's image-bearers



People bear God's image—and therefore are to be treated with dignity and a sense of wonder. C S Lewis made the insightful observation that next to Holy Communion, the most 'sacred thing' we ever encounter on earth is the person seated next to us. As image-bearers of God, there are no 'ordinary' people. Everyone is a person of indescribable worth, regardless of financial situation. We are en route to becoming creatures of unimaginable beauty and splendour such that if we saw one another now as we one day will be, we would fall on our knees in reverent awe, as Lewis noted. Or we take an opposite journey, becoming hideous creatures such as those we encounter only in our worst nightmares. How we treat one another contributes towards what we are becoming. Therefore, in business and micro-enterprise, what are we becoming, and what are we helping others to become?

*There are no 'ordinary' people.  
Everyone we encounter is to be treated  
as someone of extraordinary worth.*

## Doing business with God's resources



‘The earth is the Lord’s and all that is in it.’ (Ps. 24:1)

‘The land is mine,’ says the Lord, ‘with me you are but aliens and tenants.’ (Lev. 25:23)

All money and resources belong to God, for the earth is the Lord’s and all its fullness. We are not owners but stewards of someone else’s possessions. ‘The earth with all that is in it belongs to the Lord’ (Ps. 24:1). Through several parables, about tax collectors or the tenants in the master’s vineyard, Jesus drives home the point that our resources are not our own. As Paul reminds us in 1 Corinthians 4:7: ‘What do you have that you did not receive?’ Is not everything we have a gift from God?

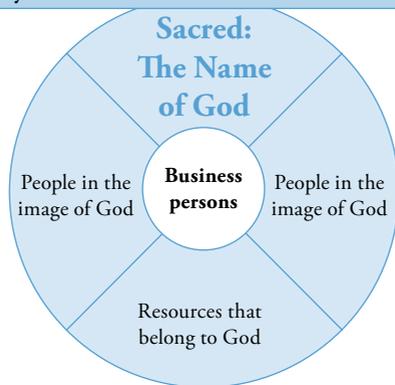
Therefore, in business, and especially in humanitarian micro-enterprise, we are not asking people to use some of ‘their’ resources to buy ‘our’ goods and services. We are giving people an opportunity to partner with us in stewarding God’s resources according to God’s will and ways.

### Business in the name of God

In World Vision and VisionFund we have the boldness to call ourselves Christian. Therefore our engagement in business, and more specifically in micro-enterprise development, is a form of Christian witness—either positively or negatively. We bring either credit or discredit to the gospel

of Jesus Christ. The software industry speaks of its ‘software evangelists.’ As a Christian relief, development and advocacy organisation, it could be said that we are ‘evangelists of hope.’ We proclaim good news about solutions to poverty and not primarily the heart-wrenching news of unsolvable problems and insatiable needs.

We either enhance the credibility of the Gospel in the eyes of the world or we discredit it.



When we focus on those who are poor and oppressed, we touch the tender spot of God. God shares in people’s suffering and tears. We speak often of staff capacity building, but we seldom discuss one vital aspect: if we lose our capacity to weep over suffering, injustice and the impact of evil on people’s lives—especially on children—we risk becoming mere professionals who have strayed from the heart of God.

A group of landless peasants in Nicaragua, some 100 parents and children from an area where World Vision wasn’t yet working, walked 10 kilometres to meet with my wife and me in a grimy schoolroom. Standing against the walls, few looked us in the eye. The fortunate few who had work were lucky if they earned three or four dollars a week as day labourers on others’ farms. As they despondently described their plight, a community development facilitator who had worked to mobilise this group stood in the back weeping silently. Later she said, ‘I just wish there were more we could do.’

May God continually nourish our capacity for tears! Poverty and oppression are more than social and economic tragedies. They are outrages, grieving the heart of God. If we lose our spiritual passion and grief over human misery, we are on dangerous ground. We are surrounded on all sides with the sacred. This sacred nature of business has a profound impact on who we are as business persons and on how we do our work.

## Business developers as theologians

Theology is the study of God and therefore the study of what we regard as our greatest good and deepest value. Business persons provide society with the goods and services the society values. Thus, in a certain sense business persons are a society's primary theologians.

Business persons express much about what a society values and that for which it longs. They create the means for people to gain access to what will purportedly satisfy those longings. Business builds on—and at times provokes—desires, and then it promotes products to satisfy those desires. As a priest stands between people and God, helping them to connect, we might somewhat whimsically suggest that business persons are a society's theologians, standing as the link between people and what they value (or are persuaded they should value).

If the heart of business, and micro-enterprise, is provoking and responding to human need, then as followers of Christ we believe God belongs at the heart of business. We are dealing with God's will and God's ways.

However, also to be found at the heart of business and micro-enterprise is the adversary of God, who works to turn people in on themselves, relying only upon themselves and their finances or position. People become prisoners of their own poverty or plenty, loneliness and selfishness. This is yet another reason why business development and micro-enterprise are deeply spiritual journeys. In business we engage with powers and principalities—the power of resources and the resource of power.

**Therefore, prayer is central to business.** Forces of evil seek to defile our credibility and distort our approach to money and resources. We pray not only to seek God's blessing on our business development, but

also that we will use our influence wisely. We pray not only for success, but also that we will embody in our approach to business and micro-enterprise the will and the ways of God. We pray not only for creativity, but also that we will not be distracted and diverted. We pray for wisdom, not only to secure appropriate resources, but also to ensure we are appropriately responsible in how we seek them. Character and conduct are essential to our witness. People come to look like the ‘god’ whom they worship. By looking at worshippers and especially their ‘priests,’ we can gain insight into the nature of their ‘god.’ When people look at business or micro-enterprise developers involved with a Christian humanitarian organisation, they gain impressions of both the organisation and the God being represented.

## Business requires continual conversion

For all these reasons, special emphasis must be placed on the spirituality of our business persons and of their business programmes. We design advertising or marketing campaigns, print letters or approve press releases, perhaps create web campaigns—but to suggest that we are committed to promoting human transformation requires that we be committed to our own transformation as well.

We must allow God’s Spirit to ‘convert’ us from fixing our minds on ourselves; on our own resources; on how society measures worth, significance and success; and grow towards fixing our minds on the will and way of God. We need a conversion—a radical change in our view of the world and approach to life—so that we can live the ‘good, perfect and acceptable will of God’ (Rom. 12:2).

We seek more than profits in our bottom line. In the words of VisionFund, we have a ‘double bottom line.’ We are seeking transformation in ourselves and others and in how we as people invest, consume and steward God’s resources for the benefit of all creation, especially on behalf of those who are poor.

In these endeavours we must avoid at all costs becoming ‘non-prophet’ businesses.

## Business persons are prophets

All business focuses in one way or another on satisfying people's needs. We proclaim, 'This product or that service will satisfy discontent.' Our responses to poverty and oppression, our contributions to justice and transformation, our witness to the kingdom of God actually 'market' ways to satisfy people's deepest needs and longings. It is natural that some will disagree with our 'remedy' or be threatened by our diagnoses of problems, needs and their causes. People may be unsettled, upset and challenged by new business models or new ideas about business ethics. We must not pander to or totally shape our message around people's current values. Instead, we raise a standard for something better.

In cases of severe malnutrition, the aid worker seeks to provoke hunger in the starving child. Mercifully, after weeks without food, a child's digestive system shuts down, gastric juices cease and hunger pangs disappear. Aid workers dip their fingers in sugar water and gently place them in the child's mouth, rubbing the child's chapped lips. If a child starts crying, the aid worker knows the child has probably won the battle against death, for crying means the appetite has been reawakened.

In micro-enterprise and in business development, we must awaken people's deeper hungers. They may not even be aware that they are starving. As hunger is awakened, people may cry out in pain or even anger. As we develop sustainable small steps towards entrepreneurship, we address not only the needs for survival of those who are poor, but also the needs of partners who are rich in resources and experience who long for greater meaning and significance than can be found in material things.

All people yearn for provision of their deepest needs, for identity, community, significance and worth. Most business developers and business patrons alike long to see sorrow cease, suffering end, and injustice overcome. The deepest longings of the human heart are summed up in our daily prayer for the coming of God's kingdom: 'Your kingdom come. Your will be done, on earth as it is in heaven' (Matt. 6:10).

However, current ways in which some people may be ‘doing business’ may thwart living life as God intends. These patterns must be challenged. Enter the prophet! The prophetic ministry of business development and micro-enterprise extends far beyond how we deal with our profits—how we gain profits or how much we give away, for example. God is concerned with every aspect of our life, including our vision for business, our world and our purposes in this world.

If business persons are indeed theologians amidst our societies, helping people understand and gain access to what they believe they need and value, then what ‘god’ is behind our theology? We are either theologians and high priests of Mammon or believers in the Messiah. There is no third alternative.

# Your Business is God's Business

## Leading with ancient truths in modern markets

The Bible contains very specific commands regarding God's will for business, economics and leadership. But these were given to agrarian, localised economies with face-to-face, community-based leadership. Do these commands apply today to doing business in free-market economies, in credit-based and debt-based business ventures, in today's chaotic political environments and amidst globalised economic meltdown? In a time of demagogues and celebrities, what does biblical leadership look like amongst those who are poor and oppressed? We turn to the Bible as a devotional and theological book. To what extent does it convey truths to guide contemporary leadership in business? Our thesis is that although how we do business has changed, human nature has not; our capacity to pursue global ambitions has radically expanded, but the longings of the human heart remain constant.

God's ways usually catch us by surprise. Through the prophet Isaiah, God declares, 'My thoughts are not your thoughts, nor are my ways your ways' (Isa. 55:8). Therefore we shouldn't be surprised that God begins the mandate for business development from the opposite end of society than is expected in most cultures. Rather than focusing on how to manage and invest wealth, God focuses on poverty; rather than beginning

with the affluent, God begins by addressing responsibility for meeting the needs of those who are poor. In fact, the entire economic system that God ordained in the Old Testament had as its primary purpose to protect those on the margins and those in poverty.

## God's first commitment in business is to the poor

Israel's hope for the Messiah was expressed in a longing for the poor to be provided for. No verses express this more profoundly than the Magnificat of Mary: 'He has brought down the powerful and lifted up the lowly; he has filled the hungry with good things, and sent the rich away empty' (Luke 1:52–53).

Throughout the Old Testament we find continual affirmation of God's special concern for the poor. Hannah proclaims at the birth of Samuel, 'The Lord raises up the poor from the dust and lifts the needy from the ash heap, to make them sit with princes and inherit a seat of honour (1 Sam. 2:8). Ecclesiastes proclaims that God sees the 'tears of the oppressed' (Eccles. 4:1).

Jesus actually reverses normal social understanding of who is blessed and who will receive a good inheritance. Most cultures interpret prosperity as a sign of blessing and poverty as a sign of abandonment. Jesus says, to the contrary, 'Blessed are you who are poor for yours is the Kingdom of God...Woe to you who are rich, for you have already received your consolation' (Luke 6:20, 24).

Can we conclude from this that if business isn't enhancing the well-being of those who are poor, it is not fulfilling God's purposes?

In his first sermon Jesus proclaims that he is inaugurating God's great social reversal and implementing God's ordained economic system. Quoting Isaiah 61, he declares, 'The Spirit of the Lord is upon me, because the Lord has anointed me; he has sent me to bring good news to the poor...to proclaim the year of the Lord's favour.' We will return to

this in a moment. It is no wonder that his hearers actually tried to kill him after this first sermon. Jesus was proclaiming inauguration of the Year of Jubilee.<sup>1</sup>

## Foundations of biblical economics

Some are surprised by the notion that an entire economic system is outlined in the Bible. Surely the Bible is more concerned with spirituality than business plans, with worship services more than investment portfolios! To the contrary, biblical economics is based on two strong convictions that are to shape our entire approach to money, work and business:

### 1. God owns all things

We own nothing. We are but stewards—literally, caretakers—of someone else's resources. 'The earth is the Lord's and all that is in it' (Ps. 24:1). 'The land is mine,' declares the Lord (Lev. 25:23). This radical notion is contrary to nearly every culture's understanding of ownership, especially modern cultures. Unless, of course, we speak of those cultures where a king, queen or tribe owns all the land and others may be granted rights to use it. The radical difference with this biblical notion is that God isn't seeking to extract a profit or favour through the labour of God's tenant workers. Rather, God owns all things—and God entrusts all things to humankind for our stewardship and use.

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1 For a more detailed study of this, see *Doing Business in the Kingdom of God: A Workbook on Biblical Foundations for Micro-enterprise Development* by Tim Dearborn and Chris Shore, World Vision International, Monrovia, CA 2006.

## Foundations of biblical economics

**'The land is mine.'**  
**God owns all things.**  
**Ps. 24:1; Lev. 25:23**

**'Remember you are but tenants.'**  
**We are servants and stewards.**  
**Lev. 25:24**

### The Laws of Sabbath and Jubilee

**Lev. 25; Deut. 15, 24**

Unless I live in the freedom that comes from knowing that God possesses my possessions, my possessions will possess me

## 2. We are tenants

God may entrust creation to our care, but nonetheless we are merely tenants. As Leviticus 25:23 goes on to proclaim, 'The land is mine; with me you are but aliens and tenants.' We are all guest workers, foreign or migrant labourers, so to speak. We work at the invitation of God. This clarifies two things for us: First, it forces us to recognise our status as servants. No one dare become too confident—or for that matter, too humiliated—about his or her own worth based on quantity of possessions. Second, it calls us to recognise the dignity of our life and work, for we are *God's* tenant workers. We don't just work for human bosses or employers; we work for God.

One stunning implication emerges regarding these two foundations of biblical economics: There is a rich freedom in knowing that a God who is faithful and trustworthy possesses our possessions. However, difficult bondage and conflicted allegiances are certain to arise if we don't recognise this fact. Throughout history there is ample evidence that possessions have a form of emotional and indeed spiritual power. Unless God possesses our possessions, our possessions will possess us.

What are other implications of these two foundational principles for our approach to possessions and ownership?

## Biblical Economics 101

When we look at the dimensions of the economic and business system set out in the Old Testament, it is stunning to find a system that is as radical and relevant today as it was 3,000 years ago when it was first revealed by God.<sup>2</sup> This biblical system entails logical and pragmatic applications of the two foundational principles described earlier.

In the books of Leviticus (especially chapter 25) and Deuteronomy (especially chapters 15 and 24) there is extensive teaching about business summed up in the laws of the Sabbath, the Sabbath Year, and the Year of Jubilee. Here we find strong teaching about ownership, debt, marketing, labour relations, foreign workers and care for the poor. These teachings and rules of law offer significant challenge and guidance for today's business practices and ethics. These themes are continued throughout the Old Testament books of the prophets, especially Isaiah and Micah.

Undergirding these moral codes are four mandates that transcend time and context. Our contemporary globalised, market-driven, debt-financed and money-rather-than-land-measured approach to business can be guided (and judged) by these mandates just as easily as an ancient agrarian, relational, barter economy. One way to look at these mandates is as four boundaries to be set up around business activity as protections and safeguards. Stay within these boundaries, and everyone affected by business will flourish. Work outside them, and everyone will be harmed.

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### Biblical safeguards for business

Protection from idolatry

Protection of the poor and those who can't compete in the market

Freedom for entrepreneurial enterprise, wealth generation, creativity (and even slothfulness)

Protection of individual initiative, property and the dignity of workers

Protection of creation

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<sup>2</sup> In *Doing Business in the Kingdom of God*, this 'system' is explored in more detail.

### **1. Protection from idolatry.**

The human tendency to worship the creation rather than the Creator and to place our trust in the works of our own hands rather than the Creator of our hands is historically well documented. Money is not spiritually neutral; it can exert power even over our souls. Therefore, the biblical laws of tithing are a basic safeguard against idolatry. No one can 'afford' to give away 10 per cent of his or her income. In doing exactly that, we remind ourselves not only that God is the source of what we have but also that God can be trusted to provide what we need.

### **2. Protection of creation.**

Even the land and the animals deserve rest, according to ancient truths of the Bible. Therefore, on the Sabbath, everything and everyone—including slaves—gets a day off. During the Sabbath Year (once every seven years) the Bible ordains that the land lie fallow. It gets a year to rest and be restored.

### **3. Protection of the poor and those who can't compete in the market.**

Because the biblical system is oriented more towards addressing poverty than prosperity, laws establish foundational commitments to protect those who are outside the economic system and can't compete—the poor, the widows, the orphans, the elderly, the aliens. Protections were created through the laws of gleaning, restraints placed on debt and indentured servitude, and restrictions on the ancient (and likewise very modern) practice of exorbitant interest rates.

Furthermore, the law of Jubilee established that once in a lifetime everyone got a fresh start and had equal access to protection from exploitation resulting from debt. Multi-generational transfer of wealth or poverty was limited. Although fruits of one's labour could be inherited (personal possessions and, in an agrarian society, livestock), the means of wealth generation (land) was equally divided once every 50 years. Those who were entrepreneurial could immediately set to work expanding their prosperity. Those who were slothful could sell themselves back into slavery the next day. Regardless, once a lifetime everyone could experience a fresh start.

How does this work in a capital-intensive rather than land-based economy? First of all, the biblical model implies strong support for laws that limit inheritances. Second, it builds a strong case for microfinance as a means to ensure that those who don't qualify for micro-loans according to normal credit markets can gain access to resources vital to building a sustainable livelihood.

#### **4. Protection of individual initiative, property and the dignity of workers.**

With these other boundaries in place, then those who showed initiative were free to amass wealth, enjoy prosperity, acquire property and prosper, providing their business dealings were conducted in honest ways that protected the dignity of all involved.

As a result of these boundaries, the biblical faith established a system by which private property and individual initiative are honoured—and the poor protected. Thus the Apostle John stands within this tradition when he proclaims, 'How does God's love abide in anyone who has the world's goods and sees a brother or sister in need and yet refuses help?' (1 John 3:17).

### **Implications of biblical economics for microfinance**

These teachings in Scripture deserve extensive discussion and analysis. For now, we can draw five clear implications for microfinance and business development in our contemporary markets.

As Christians, we engage in micro-enterprise development because this is a highly effective way to fulfil the biblical mandates in our contemporary, money-based economies. Our goal is that by helping individuals and communities in impoverished circumstances gain access to capital and implement effective businesses, we will enhance the well-being of those who are poor in material resources, especially children, and that in so doing witness to the kingdom of God will occur.

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## Purpose of Christian MED

The purpose of Christian MED is to enhance the well-being of those in poverty, especially children, by implementing biblical economics and in so doing witness to the kingdom of God.

- Assist those in poverty to access means of production
  - Guard the dignity of those in poverty to provide for selves
  - Minimize the 'slavery' of multi-generational poverty
  - Strengthen community by enabling those with resources to assist those without
  - Deepen people's character, trust in and worship of God
- 

1. **Provide access for those in poverty to contemporary means of production.** The contemporary equivalent to the Jubilee's call for all land to be equally redistributed that we have within our power to implement today is for all those in poverty to have access to capital.
2. **Guard the dignity of those in poverty by supporting their desire to provide for themselves and their families.** Micro-loans may be a contemporary equivalent to gleaning the leftover crops. Rather than simply giving those who have no access to business ownership gifts of food and commodities—which is an essential relief activity during times of crisis—micro-enterprise gives them access to that which is necessary for them to help themselves. This protects their dignity and their character.
3. **Minimise the 'slavery' of multi-generational poverty.** Just as the law of Jubilee made certain that slavery couldn't be perpetuated by inheritance, so micro-loans help ensure that individuals and communities can gain access to means for generating their own wealth once in a lifetime.

4. **Strengthen community by enabling those with resources to assist those without.** Biblically, it is very clear that those with financial resources have as much a need to share them as those without have the need to receive. Need goes both directions. Therefore, when we seek contributions for VisionFund, we aren't merely appealing to people's optional expressions of kindness or benevolence. The wealthy in any economy have perhaps a greater need, a more urgent need to give, than loan recipients have need for resources.
5. **Deepen character, trust in and worship of God.** Our bottom line isn't simply the size of portfolios, the percentage of loan repayment or the prosperity of businesses we fund. Our concerns must extend to what occurs in the lives of loan recipients, their families and communities—to what transformation takes place in our own lives and in theirs as we collaborate, or co-labour—and not remain limited to what is produced through their economic activity. This is the topic of our next section.

## CHAPTER 4

# Business Development and Micro-enterprise as a Means of Justice

*The Lord has a controversy with his people...  
He has told you, O mortal, what is good;  
and what does the Lord require of you but  
to do justice, and to love kindness, and to walk  
humbly with your God? The voice of the Lord  
cries to the city!...Can I forget the treasures  
of wickedness in the house of the wicked?...  
Can I tolerate wicked scales and bags of  
dishonest weights? Your wealthy are full  
of violence; your inhabitants speak lies.*

Micah 6:2, 8–12

## Contributing to a fair balance

### The call of God is to make life right

Justice, according to biblical standards, isn't simply the punishment of wrong-doers. Literally, the word means 'to make right.' Business is right when it contributes to making life right for everyone involved. Business is wrong when it doesn't. The passage in Micah makes it very clear that if we want our relationship with God to be right, then we must have our financial relationships with others right. Merely deepening our prayer life while we engage in dishonest practices in business won't draw us closer to God. Intensifying our zeal in worship while we amass fortunes and ignore the poor won't bring us 'credit' before God.

### Business development isn't simply about wealth generation—it's about justice

Culture, context and centuries of tradition—as well as people who profit from poverty—conspire to convince those who are poor that they are worthless, helpless and hopeless. Poverty has its roots in our heads as well as our finances. Affluence can blind us to the dignity of the poor. Poverty can convince us that no one sees us and that we have no worth or future.

In terms of biblical justice, we must affirm the often repeated statement by Gustavo Gutiérrez that 'material poverty is a sub-human condition, the fruit of injustice and sin.' Most human suffering is created by a combination of economic injustice, ethnic prejudice and conflict, and political and personal greed. We can therefore speak of 'economic' sins and not just personal or spiritual sins.

*In the Bible, material poverty is a sub-human situation, the fruit of injustice and sin*

Gustavo Gutiérrez

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- Many of the expressions of misery and hunger in the world today are economic expressions of sin and greed.
  - Therefore, forgiveness of sin must be expressed in economic justice, which shapes how we do business.
- 

Both those with wealth and those in poverty need the economic justice of the kingdom. Both need to be set free from curses of self-indulgence and of sheer desperation in order to thrive in God's kingdom. Both need to be set free from identities that have been flawed through the ravages of wealth and poverty and to have restored in them the dignity that comes from being a child of God. Both need the justice that empowers them out of the traps of either resolute independence or eroding dependence.

## **Economic justice overcomes the lies of poverty and affluence**

A vital role of business in general and micro-enterprise development in particular is to dismantle lies and replace them with the truth of God's will and ways. Merely helping people see needs and opportunities won't generate sustained response. Rather, several deep misunderstandings must be overcome. Four lies defile the lives of rich and poor alike – and shape the process of business development in replacing these lies with truth.

### **1. Overcoming the lie of ownership**

As discussed earlier, none of us owns our resources. Whether we know it or not, our resources belong to God. We are stewards of someone else's things. Our possessions are not private, personal and for our own disposition. Everything we have belongs to God, who has entrusted them to us as guardians and caretakers.

Lies	Truth
The lie of ownership: 'It's mine'	We tithe to protect ourselves from idolatry
The lie of net worth: 'We're nothing,' 'I'm everything'	We are all of worth because we're all loved by God
The lie of hopelessness: desperation, cynicism, isolation	We nourish hope by providing signs of the coming kingdom
The lie of benevolence: Giving is an optional act of kindness from excess	Charity is 'grace-in-action' Philanthropy is 'love for my brothers & sisters'

Both the rich and poor amongst us can be deceived into believing we have rights over our possessions. All of us have an urgent need to give a portion of our possessions away in order to avoid being possessed by them. Unless we live in the freedom of knowing that God owns our resources, 'our' things will own us. All people—even those in poverty—need to give in order to be freed from idolatry.

God called the Israelites to tithe their income in order to be protected from trusting their possessions as the source of their worth and security. God's strongest judgements against Israel focused on condemnation of their failure to give to the poor and oppressed.

We work for people's liberation from trusting in their money and material possessions. We must dethrone money, or it will enslave us. The famous evangelist Dwight Moody was once preaching about the importance of tithing. After the service a man said he unfortunately couldn't afford to tithe. 'Why?' asked Dr Moody. The man replied that tithing was impossible because he made so much money he couldn't possibly give a tenth away. Dr Moody responded: 'I'm sure God can help you with this difficult problem. I'll pray that God will reduce your income so that you can afford to tithe.'

*Our 'net worth' isn't measured by investment portfolios but by our identity as children of God.*

## 2. Overcoming the lie of net worth

We must overcome the sinister lie that bank balances measure a person's net worth. Our things aren't the source of our worth, identity or power. People without financial resources aren't 'nothing,' with low net worth. People with large balances aren't 'everything,' secure in their high net worth.

Overcoming this lie is rarely quick or simple. Think of how long it may have taken in our own life to believe that our worth isn't defined by our performance, accomplishments and acquisitions. The short journey of God's grace from our heads to our hearts is a long and hazardous voyage that takes us our entire life. How hard it is for us to believe, really believe, that we are unconditionally loved by God.

In one of the saddest statements a person can utter, one man quietly said during the meeting with landless farmers in Nicaragua: 'We are nothing. A farmer without land is nothing. When we're hired we work hard on other people's land, but they gain all the profit. We're willing to work hard, but without your help we will always be just nothing.'

We affirm a contrary truth. We want people to discover the biblical truth that our worth is defined by our identity as beloved sons and daughters of God. All people are creatures of unimaginable worth, unique, unrepeatably miracles of God's creative goodness. However, there is a degree of sociological truth in the landless farmer's words. To be poor isn't simply to lack required resources for life. True poverty is to have no access to those resources, few relationships or opportunities to gain those needed resources. It is to feel like nothing and to have no way forward. Our work is to create access, including new and restored relationships and opportunities. Without this, poverty drains all possibilities from people's lives.

### 3. Overcoming the lie of hopelessness

Both those with wealth and those in poverty are tempted to succumb under the weight of despair. Cynicism and scepticism press down hard. There is no way out, no hope, no options. Corruption, incompetence, trade barriers, the magnitude of need, environmental problems, systemic conflict and others' greed are ugly facts that lead to the conviction that there is nothing we can do.

**Those in poverty are driven to desperation.** People are tempted to believe that the only reason they are poor is because others are rich. Drunkenness taunts people as an escape. Violence and migration seem the only way out of their prison to secure a future for their children. Impoverished people are willing to go thousands of dollars into debt to those who might smuggle them into the West, leaving their children behind as collateral on the loan. Parents are willing to sell a child into prostitution. Acts of sheer desperation!

**Those in affluence are driven to isolation.** People are tempted to believe that the only reason others are poor is because they are lazy or corrupt. Walls, security systems, higher barriers and stronger defences seem the only way to stem threats to their affluence and secure the future for their children. Occasional acts of charity soften the harshness of life.

As 'evangelists of hope' we market micro-enterprise and develop businesses in order to build people's confidence in the goodness of the coming future. We develop business solutions to tackle real problems, giving people an opportunity to experience today tastes of the coming kingdom.

### 4. Overcoming the lie of mere benevolence

We are tempted to believe that giving is an optional addition to our lives. Charity often occurs as a 'surprise' gift. It's an exceptional, superabundant, voluntary act of benevolence, given from excess or abundance. However, we know that deep damage can be done to the character of both donor and recipient when some are reduced to beggars seeking spare coins and others are reduced to mere benefactors bestowing those spare coins.

God's example and God's word declare that sharing our resources is a mandatory act of obedience and a worshipful act of love. The word *charity* literally means 'grace-in-action' and *philanthropy* means 'active love for humankind'. Grace-in-action, active love for others! When we raise funds for micro-enterprise or develop a small business where once there was none, we are mobilising grace and love; we are not simply mobilising financial resources. Those with resources have as much a need to give them as those who are desperately poor need to receive them. Similarly, those without financial resources have rich gifts to give.

As Paul says in 2 Corinthians 9:7: 'Each of you must give'—not just those with wealth, but everyone. And each gives 'not reluctantly or under compulsion,' but 'because of the surpassing grace of God that has been given to you' (v. 14).

Our faith is tested by whether or not we are generous. God is glorified by our giving (2 Cor. 9:13). Both those with resources and those without have a need to give and to receive—not just for the sake of the poor, but also for the sake of their own souls. (We'll explore this more fully later.)

Our future isn't secured by the quantity of our things. Money is a good means to other ends, but a deadly end in itself. The gospel of the Messiah unleashes the confidence that we can do something about poverty. In business development and micro-enterprise, what we are truly investing in is hope—successes, solutions, alternatives and options.

## Contributing to a fair balance

Life's financial balances are not fair. The most decisive event of our lives is one over which none of us has any control—where, when and to whom we are born. The deepest impact of our business isn't the short-term maximisation of return on investment, but rather a long-term movement towards a fair balance. Those who are desperately poor will take whatever charity they can get, but their longing is for justice and significance. Business persons fulfil the mandate of Matthew 6:33 'to seek first the kingdom of God and its justice' by pursuing deep change, not simply quick charity.

Relief work is an essential activity when people are starving. ‘Give a person a fish’ and you’ve kept them alive for another day. However, be careful about what you’ve done to their dignity, and don’t confuse this fish handout with long-term sustainability.

Development is an essential activity to keep people from starving in the future. Teach a person to fish and you help them provide for themselves and guard their dignity. Nevertheless, they may still lack fish to eat.

Why? Because as any long-term business plan might explore, even with development the poor may still be dependent on whoever owns the pond in which they are fishing. Long-term viability means investing in ownership.

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- **Relief**

Give a person a fish and you’ve kept them alive for a day, but maybe without any dignity.

- **Development**

Teach a person to fish and you’ve kept their dignity, but maybe without any fish.

**Either way, the poor may still be dependent, for who owns the pond?**

- **MED**

Loan a person money to buy or build the fish farm, and teach them how to run it in ways that honour God. Then, you’ve guarded their dignity, kept them and others alive for a lifetime—and provided them with evidence of God’s coming kingdom.

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In micro-enterprise as practiced by World Vision and VisionFund, loan individuals or communities the money to buy the fish farm and provide mentoring in how to run it, and you have guarded their dignity and helped them provide for themselves and others, potentially for a lifetime.

This provides the world with evidence of God’s coming kingdom.

We are agents of deep change, not just in majority-world countries, not just in our field programmes, but also in our support offices and amongst the minority of those who have financial resources. We are sent from God to donors and to those in poverty alike. We don't stand accountable only before donors and clients—but before God. And this accountability motivates our more visible accountability to both donors and to the poor with whom we partner.

## CHAPTER 5

# Measuring Success

*When we cry, 'Abba! Father!' it is that very Spirit bearing witness with our spirit that we are children of God, and if children, then heirs, heirs of God and joint heirs with Christ.*

Romans 8:16–17

### How do we measure business success?

Of course business is measured by income generated, return on investment, profitability! Profit is essential for businesses, perhaps even more so for small businesses with less access to capitalisation in the event of a down cycle. However, as asserted throughout these reflections, income growth is too small a target, too inadequate a scorecard for Christian business persons. Our scorecard must be bigger than simply repayment rates and portfolio growth (although we celebrate those impressive numbers). What else should be included in business strategies pertaining to stewardship of our Christian identity and commitments?

We know that receiving donations is no more World Vision's reason for existence than making a profit is the sole purpose of a secular business.

Both profit and not-for-profit organisations exist to serve communities' and people's needs. Financial profit and charitable contributions are essential means to other ends—but are very insufficient ends in and of themselves.

Many businesses are now pursuing 'triple bottom line' audits—auditing not only their financial accountability, but also their accountability with stakeholder communities and regarding the environment. That goes part of the way towards a biblical set of standards for business and deserves still more discussion concerning best practices of micro-enterprise development, especially in humanitarian contexts.

However, to remain with the themes we've already pursued, let's consider this 'triple bottom line' from another perspective. (This will also serve as a concise summary of all that we have explored up to this point.)

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### **How do we measure the success of loan officers/ micro-loan recipients?**

- ❑ **Size of loan portfolio, repayment rate, profit of businesses:**

**Stop here and we sell ourselves, our donors, our mission and the poor short.**

**VisionFund MFIs and micro-loan recipients fulfil the same mission as World Vision.**

- ❑ **Promote human transformation:** The flourishing of those in poverty depends on more than money.
  - ❑ **Seek justice:** Businesses exist to contribute to making life right.
  - ❑ **Bear witness to the kingdom:** Activities that express the love of power, rather than the power of love, that reinforce individual gain at the cost of community well-being, that encourage reliance on human effort and resources without regard to God, and that irreparably damage creation, are contrary to the will and ways of God.
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On our scorecard, we need to account for the quality of our relationships and the changes that occur in people lives, holistically and not merely economically.

Relationships are multi-dimensional: with ourselves, with God, with others and with all of creation. These relationships influence our identities, our communities and our futures.

## Business as radical discipleship

How tragic that the significance of business persons has often been disregarded by the church. Business developers, leaders and entrepreneurs are ‘front-line’ ambassadors of the kingdom of God. Yet the church has often placed more value on people’s volunteer time than their professional engagement, their business lives.

If we take seriously the Great Commission in Matthew 28, we see that the purposes of God extend to every aspect of life. God’s call to God’s people is to participate in Christ’s transformation of everything! This does not simply pertain to our personal and spiritual life, but to our public, business and even political engagement as well.

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Political **Matthew 28:18–20:** ‘And Jesus came and said to them, “All **authority** in heaven and on earth has been given to me. Go therefore and make discipleships 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 that I have commanded you. And remember, **I am with you always, to the end of the age.**”’
 Public

Personal
Practical
Prophetic

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God intends to bring every dimension of life under the gracious authority of Christ. As we pray, ‘Our Father, thy kingdom come and thy will be done on earth as it is in heaven’, we are not simply praying for the salvation of our souls, but for the transformation of our societies. Jesus calls us to learn to obey everything he commanded—and many of his

commands pertain to how we love those on the margins, how we use our resources to help others, and how we live in joyous interdependence with one another.

Henri Nouwen comments:

When it comes to a clear understanding that we are all brothers and sisters in the house of God – whatever our race, religion, or nationality – we realize that in God there is no distinction between haves and have-nots. We all have gifts to offer and a need to receive. I am increasingly convinced that one of the greatest missionary tasks is to receive the fruits of the lives of the poor, the oppressed and the suffering as gifts offered for the salvation of the rich... We who live in the illusion of control and self-sufficiency must learn true joy, peace, forgiveness and love from our poor brothers and sisters.<sup>1</sup>

Are we building community, deepening dignity and honouring people in our approach to business development and microfinance? We don't want to loan money in ways that damage these. Are we helping people to receive an identity that is not defined by affluence or poverty, benevolence or dependency, but by the love of God and the dignity of humankind?

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- **If I misuse the resources entrusted to me,**  
I am squandering someone else's inheritance.
  - **If I mistreat the people around me,**  
I am harming someone in God's image.
  - **If I encourage people placing their confidence in possessions**  
I am promoting idolatry.
  - **If I could—but don't—assist others in need**  
I am prolonging slavery.
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1 Henri J. M. Nouwen, *In the House of the Lord: The Journey from Fear to Love* (London: Darton, Longman, and Todd, 1986), 48.

To quote again from Henri Nouwen:

The roots of loneliness are very deep and cannot be touched by optimistic advertisements, substitute love images or social togetherness. They find their food in the suspicion that there is no one who cares and offers love without conditions, and no place where we can be vulnerable without being used.<sup>2</sup>

Business as ministry leads not only to community but to gratitude. Owners, workers, customers and even competitors will be grateful for how they are treated if business practices enhance their lives and dignity. All are meant to be grateful for relationships that business creates and for the kindnesses each has the opportunity to express and accept. The first three (owners, workers and customers) especially are expected to be grateful for access to life they wouldn't have had otherwise. If we succeed in expressing our Christian identity and commitments, then people we do business with will be grateful to God. Together we can grow in trust in God's sufficiency. We find our identity and worth as children of God and stewards of the resources with which God entrusts us.

## And the point of all this?

We keep ourselves resolutely focused on our mission lest we be distracted by the machinery of business and microfinance. Our vision—every child experiencing life in all its fullness and every person being determined to make sure this happens!

Years ago, Fr Abuna Manuel, a Roman Catholic priest in Gaza, sent World Vision a request, as part of project work in Gaza, for playground equipment. We were somewhat perplexed by the questionable priority of toys in a context where children desperately need food, water, fuel—not to mention security and justice. In a conversation with Abuna Manuel, he made a remarkable comment: ‘The children of Gaza have forgotten how to play. Play is the gate to laughter. Laughter leads down the path to

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2 Henri J. M. Nouwen, *Reaching Out* (New York: Doubleday, 1975), 16.

joy. Joy opens the door to hope. Without hope we have no life. Without life we resort to acts of desperation. We must help the children of Gaza to play again.’

We ask: Has our approach to business development and micro-enterprise

1. Helped alleviate suffering, addressed its causes, furthered justice, promoted human transformation and witnessed to God’s kingdom?
2. Drawn people closer to God, to one another and to lifestyles and work that reflect the calling of the kingdom?
3. Nourished amongst all partners (donors, clients and MFI staff) confidence in God’s good purposes and deep love, and God’s ability to work through all partners to contribute to the flourishing of the world’s children?
4. Enabled both donors and clients to give and to receive?

The ultimate measure of the ministry of business development and micro-enterprise is deep change in our lives—donors, clients and staff alike; deepened relationships creating a quality of community that transcends culture and context; and joyful hope as we live in anticipation of God’s good future. God is good, and we can face the future with grateful confidence. We have the privilege of being used by God to provide the world today with clear evidence of the coming kingdom of God.

*For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope.*

Jeremiah 29:11

## About the Author

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