

What is and is not Christian about business?

Introduction

Despite the role business has played in social development and the spread of Christianity there still seem to be a number of misconceptions and wrong attitudes among Christians about the involvement of Christians in business development. The contentions seem to be made on the assumption that engaging in business for generating wealth will have biblical flaws.

How does God see business? What does he say about it? Does He ordain it in its entirety? Are there aspects of business which He condones and rejects? If so, which ones and why?

This lecture is devoted to discussing these and other questions from a biblical perspective by examining the most important aspects of business that seem to have attracted contentions.

1. Production

There is only one Creator: God and no other. The earth and all that is in it is His creation. He spoke the word and all creation was. In His image, He formed man out of the dust of the ground and breathed life into his nostrils and the breath of life and man became a living being. He took one of the ribs of the man and made into a woman. He planted a garden where he placed the man He made. God created and made man and the things he needed for his existence (Gen 1:1-31 and 2:1-16).

Business is about creativity and innovation. It is about making and exchanging. The activity of making relates to producing goods and services. The activity of exchanging relates to distributing goods and services through which mutual needs are met as different people and regions produce different types of commodities depending on variations in natural endowments and skills, i.e., division of labour.

Human beings take what God has created and planted and process them into making the goods and services necessary to meet their own needs as well as the needs of their neighbours just as God created those things to meet our needs. In doing that, they become co-workers and co-creators. Business is about co-creation through which human beings demonstrate that they are created in the image of the Creator. No other creature can do that. The desire and ability to innovate, produce and exchange is inherent in human beings. Without the gift of co-creation, it would be difficult for natural resources to be processed into useful goods and services for the sustenance of life as God intended it. Business is a human way of participating in co-creation. It is a human response to God's Creation Mandate:

2. Wealth Generation

Conventionally wealth is visualized in terms of material riches. Biblically, however, it is evident that wealth is about both material and spiritual riches. God expects and empowers human beings to have both riches: "Be fruitful", "multiply", "fill the earth" "subdue it" and "tend and keep it" (Gen. 1:28) "... The Lord your God ... gives you power to get wealth" (Deut. 8:18) and "No one can come to me unless the Father who sent Me draws him" (John 6:44). "... The Holy Spirit, whom the Father will send in My name, He will teach you all things and bring to your remembrance of all things that I said to you" (John 14:26).

The generation of wealth is part of God's plan for human beings (Swarr & Nordstrom 1999). Material wealth generation is about using God-given resources to make the commodities required for meeting the physical needs of human beings. It is about creating livelihoods to ensure that men and women live without lacking anything so that none of God's human creatures suffer from insufficiency and inadequacy. It was for this reason that He made and gave every herb and tree that yielded seed and fruit and every other living creature on earth and in the air to be for food for human beings (Gen. 1:29).

Business is about generating and creating wealth. It is about using God-given resources to generate material goods and services. It serves as a human way of honouring God's ordinances on productive and meaningful living. It is God-ordained

and therefore a blessing from God. “That I may cause those who love me to inherit wealth, that I may fill their treasuries” (Prov. 8:21). What is not God-ordained is not generating wealth and attaining increased material riches (cash, land, property, precious stones, etc.) and to have abundance and sufficiency but not doing so. God does not condone insufficiency emanating from failure to generate wealth.

Moreover, wealth generation falls outside God’s ordinances when it draws all human attention and focus at the cost of spiritual riches. When material riches take precedence over spiritual riches and human beings are singularly driven by the power of generating and possessing wealth and wealth begins to be worshipped instead of God, enterprise development becomes destructive. Although both are beneficial to human beings and are obtained as a result of God’s blessings, increase in spiritual riches is better than increase in material riches (Prov. 8:18-21).

In the process of wealth generation, God also expects human beings to acknowledge that it is through and by God that all the multiplication and increase is made possible. “I am Abraham’s servant. And the Lord has blessed my master greatly; and he is become great: and He has given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses” ((Gen 24:34-35). God does not ordain wealth that is not generated in recognition of Him as its source (Silvoso 2002).

3. Money

In the business world, money is raised from donors and investors. It is then channeled through enterprise development supporting institutions to implementing institutions, which in turn pass it on to poor entrepreneurs as loans in different sizes and terms. It is at this level where the money intended for enterprise development is used as productive capital. The borrowers use the capital for buying inputs (raw materials, labour and machines) to produce and sell goods and services to make more money. At the end of the loan cycle, it is expected that the principal is fully repaid with interest. The poor entrepreneurs are trained to manage their businesses, including money coming in and going out, well so as to be able to make money. The staff of the credit providers are trained to appraise loan applications, monitor client businesses

and collect repayments and report back to the donors. Through the financial reports, donors get to know about the utilization and impact of their money. In short, enterprise development revolves around money: mobilizing, disbursing, investing and collecting money in a continuous chain of reaction. In the process social and economic transactions are exchanged at different levels. More money is made, saved and accumulated.

Money is part of wealth and does not constitute all wealth as it is conventionally perceived. In the world of economics, money is often associated with four functions: a medium of exchange, a store of value, a unit of account and a standard of deferred payments (Wall 2001). As a medium of exchange, money facilitates exchange and makes distribution of goods and services between nations, regions and social groups possible. Without money, the exchange and hence the distribution of goods and services to nations, regions and people who need to get what they don't have and cannot produce from those who have would have been done by barter. In this age of economic system which is based on specialization and division of labour ala Adam Smith, swapping one set of goods and services for another would be cumbersome and costly transaction. As a store of value, money is used to store wealth. This means selling goods and services today and keeping (storing) the money until it is needed at some point in the future. One cannot store cattle or agricultural produce as indefinitely or as long as one could store money.

As a unit of account, money is used purely for accounting purposes without having any real physical existence of its own. Very often people think about values in terms of the monetary account they are familiar with. As a standard of deferred payments, money is used for reckoning debts to be paid in the future (Lipsey & Steiner 1969).

God is the original creator of wealth. The generation of wealth is God-ordained and co-created by human beings. In the same vein it can be said that money, the means of storing and exchanging (distributing and sharing) wealth is also God-ordained and co-created by human beings. Money in itself is good and useful and hence a gift from God. Money is not evil in itself as it is often perceived by Christians (Nichols 1984). In the history of social development, the invention of money holds a significant historical place. Without money, wealth generation, accumulation and distribution would have been difficult. God expects human beings not only to use and manage

money but also to make it and multiply/increase it. God accepts and blesses money generation. “For to everyone who has, more will be given....” (Matthew 25:29). Otherwise He would have not made and given the resources needed to generate money/wealth.

What God doesn't ordain about money is when it becomes the “master”, the idol, of human beings and takes His place in our hearts. This is because “the love of money is a root of all kinds of evil” and brings greed (1 Timothy 6:10). It is not money in itself God rejects but the love human beings attach to money. While He recognizes the importance of money in social life and accepts and blesses human efforts to make money, He does not condone that He is put second or equal to money in human lives. “No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon” (Matthew 6:24). The message here is not to love God and reject the idea of money as conventional thinking often suggests. The message here is to love God and put Him above the money He expects, blesses and empowers human beings to make in order to meet their physical needs. Money is earthly treasure and God doesn't want us to lay our hearts on temporary treasures that are only good for our temporary benefit but on treasures in heaven that give us eternal life. His message is: make and have money for it is good for your daily bread, but do not live only by it, but also by the word of God for this is good for both your earthly and heavenly (eternal) life. In Jesus's own words, “What is a man profited if he gains the whole world and loses his own soul?” (Matthew 16:26)

The other aspect of money God doesn't ordain is the greed and selfishness that often come with wealth generation and accumulation. The money that is generated through business is not only meant to be accumulated and be used for selfish interest but also for blessing others. “Let each one of you look out not only for his own interests, but also for the interests of others” (Phil 2:4). According to God's ordinances, wealth is meant to be shared and not be stored at any cost. God doesn't cherish self-enrichment at the cost of others. “The purpose of God has always been for God's people to respond to his blessing by passing on the blessing to others”. (Swarr & Nordstrom 1999:32-33). He gives us so that we may give. “We are to use the money as God's agent for good on the earth. If we use all that we receive on ourselves, we have

mismanaged God's resources" (Nichols 1984:16). Hoarding for one's own selfish interest and not having money is what God does not ordain. Hoarding displeases God while giving pleases Him. "Do not neglect to do good and to share what you have, for with such sacrifices God is well pleased" (Heb.13:16).

4. Profit

As pointed out above, business is about making (producing) and exchanging (buying inputs and selling outputs) goods and services in order to make more money. Money can increase or multiply only if the capital invested makes profit or surplus – new money. Profit is necessary for keeping business going and for improving living standard as it is through the reinvestment of part of the profit that technological innovation, capital growth and wealth generation are made possible. It is also through the partial use of profit that investors are able to buy consumer goods to improve their living standard and to grow their savings. When an enterprise fails to make profit, production and consumption stagnate slowing down the rate of overall wealth generation and economic growth. Profit is the source of multiplication and increase; the means of producing more resources. It motivates entrepreneurs as the drive to win motivates athletes. Wealth ceases to grow without profit. It is a positive indicator of healthy economic climate, diligence, good stewardship and fruitfulness (Silvoso 2002).

As the source of multiplication, growth and increase, God ordains profit making. He expects human beings to make profit in their businesses and rewards their efforts when they do so. The parables of the minas and talents are good demonstrations of this. In both cases, the servants were given money by their masters with instructions to do business and earn more money. In the parable of the minas, on receipt of the ten additional minas earned by the first servant following his master's instruction to do business with the money he gave, the master said, "Well done, good servant; because you were faithful in a very little, have authority over ten cities" (Luke 19:17). Similarly in the parable of the talents, we learn that the servant who traded the five talents he was given and gained five more talents the master said, "Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord" (Matthew 25:23).

The message here is that profit made by entrepreneurs through their businesses is an expression of faithfulness, good stewardship and fruitfulness. The profit motive is a desire that is inherent in human beings and expresses their desire to be fruitful in an imitation of their Creator in whose image they are created. In the words of Silviso, “profit motive is to a business person what the drive to win is to an athlete. When used according to the will of God, profit motive provides incentive to tackle monumental challenges in the marketplace. Perceiving profit motive as evil prevents many Christians from succeeding in the marketplace” (Silviso). Profitability pleases God and brings His blessings of increase and multiplication. Profit made with the right motive through honest and fair means is good in the sight of God.

What God does not approve of is not profit per se, but the unethical modes of making it. Other things being equal, the profitability of enterprise is determined by, among other things, cost of production (wages of labour, rent, interest and prices of raw materials, equipment, transport, etc), level of output prices, contracts with suppliers and distributors), hard work and proper financial discipline and accounting. While He condones profit making, God doesn't ordain profit that is made through maltreatment of workers, payment of wages that are not just and fair, charging of prices that are not just and fair, signing of deals and contracts that are won through bribes and dishonest manipulations. Nor does God accept profit made through overworking. “Do not overwork to be rich” (Prov.23:4). God expects entrepreneurs (poor or rich) to make their profit through integrity, honesty, transparency, mutual benefit (win-win) and normal working pace. “He who is greedy for gain troubles his own house, but he who hates bribes will live” (Prov.15:27). God hates dishonest gains (profit) made through ruthless and exploitative means that disregard the interests of others. “Indeed, the wages of the labourers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord” (James 5:4). It is not the profitable God rejects but the wicked, lazy and unprofitable (Matthew 25:26-30).

5. Interest

Money is a commodity and interest is the price borrowers (buyers of money) pay for the capital they use in their enterprise. Interest charges constitute the main part of internally generated revenues of financial service providers and together with other fees (loan processing, late payment, training, etc) are meant to enable them make profit and build their operational and financial sustainability.

However, many Christians tend to be uncomfortable with charging interest in general and on loans made to poor entrepreneurs in particular. In fact, there are Christians who see lending and borrowing as unbiblical. They perceive such practice as secular and cast doubts about the moral appropriateness of Christian involvement.

Does God ordain lending and borrowing? Does he ordain charging and paying interest on loaned and borrowed money?

As a way of sharing the use of resources between those who have and those who don't have, lending and borrowing provides access to the wealth of society to the latter need for creating opportunities for improving their livelihoods. Although this is done without changing the ownership of the principal loaned and borrowed, it creates possibilities for the borrower to acquire possessions (Tsukahira 2003).

In both the Old and New Testaments, human beings are instructed to lend to those who are in need of borrowing.

“If there is among you a poor man of your brethren, ... you shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs (Deuteronomy 15: 7-8)

“Give to him who asks you, and from him who wants to borrow from you do not turn away” (Matthew 5:42).

What Moses and Jesus said in the Old and New Testaments respectively vividly demonstrate that lending and borrowing are necessary and God-ordained. In fact, God counts lending as an expression of goodness and compassion. The Psalmist writes, “A

good man deals graciously and lends”. (Psalm 112:5). And in Proverbs, it is written “He who has pity on the poor lends to the Lord and He will pay back what he has given” (Proverbs 19:17).

God does not only ordain lending and borrowing. According to Proverbs 19:17 He is also involved as a “borrower” and “repayer” of all loans taken by the poor. In the same way, God ordains charging interest on money used for making more money through business activities. As demonstrated in the parables of the minas and talents, God expects human beings to charge interest. In the parable of talents, Jesus said, “You ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest” (Matthew 25:27). The message here is that money is a commodity and the one who buys (borrows) has to pay the one who sells (lends) the price (interest) it is worth.

“If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit (Leviticus 25:35-37).

In Exodus, we find another verse, which, on the surface, seems to “contradict” the above. It reads, “If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest” (Exodus 22:25). This sounds like God is against charging interest. When put into perspective, however, we see that He is not.

What God does not ordain is not interest in itself but interest that is charged at the level moneylenders put. God rejects interest that is exploitative and usurious. Such interest is destructive to the poor borrowers and to wealth generation and hence to society. God describes excessive interest as detestable. Exacting usury will not only be unaffordable to the borrower but also bring punishment, including death, to the lender. He expects the lender not to take usury. “I pondered them in my mind and then accused the nobles and officials. I told them, ‘you are exacting usury from your own countrymen’” (Nehemiah 5:7-10). “If he has exacted usury or taken increase,

shall he then live? He shall not live. If he has done any of these abominations, he shall surely die; his blood shall be upon him” (EZEKIEL 18:13). So it is not interest in itself that God doesn’t approve but its excessiveness. He doesn’t ordain interest that is exploitative and stings.

6. Employment

Everything that God created, He created through work. God himself worked both through word and deed: mentally (“Let there be... and it was so”) and physically (“And the Lord God formed man of the dust of the ground and breathed into his nostrils the breath of life; and man became a living being”). God worked six full days to create the universe with order and life. The first piece of work He did was to create the heavens and earth. On the seventh day He ended His work, which he had done and rested from all the work, which had created and made (Genesis 1:1-31 and 2:1-3).

God did not only work Himself but also placed the man and woman He created in His own image on the land He created and in the garden He planted. He left them instructions to till the land, subdue it, tend the garden and be fruitful. The first employment or work of human beings related to tilling the land and tending of the garden given by God Himself. He was the CEO and owner of the resources He created and human beings were the employees and users. The employment of human beings was however preceded by the work God had done. He created and owned His own resources and produced more resources and gave away what He produced so that they could continue producing in imitation of Him – His image.

This Biblical account demonstrates that God showed His ordination of employment/work in two ways: (i) The very fact that He Himself worked. He was a worker and set the example for Adam and Eve before He placed them in the garden and (ii) He gave human beings instructions to follow His example and work (till) the land to produce for our needs.

Contrary to the common perception that work came as a result of the curse that followed the fall of man, in the beginning was work and work was with God. It was God-ordained both before and after the fall.

Again the ordination of employment was manifested when God came to earth to live among us in human form and reconcile us unto God from whom our sin had separated us and give us eternal life. As the son of Joseph, Jesus worked as a carpenter (Mark 6:3). Paul worked as a tentmaker and encouraged every one to engage in productive employment.

One of the main attributes of business is creating employment opportunities. This provides opportunities for productive forces to be employed productively and serves as one way of distributing income and opportunities among those who do not have. Employing people by private businesses in itself is not a bad thing as Communists have argued.

What God does not ordain is when people are put out of productive life due to unemployment and when those in employment are subject to underpayment, maltreatment, insecurity, injustice and oppression. While God is pleased in seeing idleness being reduced and productivity increased among the poor through employment generated by enterprises, God rejects oppressive practices in which workers are underpaid or treated harshly including bad working conditions. Small or big, God expects entrepreneurs to treat their employees justly including paying fair wages (Luke 3:14, James 5:4)

7. Consumption

Consumption is an important part of life. To live in their bodily forms, human beings need such goods and services as food, shelter, clothing, medicine, etc. God recognized this in the beginning and made available the resources human beings needed to have to meet their consumption needs. It is often said that necessity is the mother of invention. Likewise consumption is the mother of production. Consumption and production are mutually intertwined. There is no production without consumption and vice versa. Human beings produce what they need for their daily consumption in physical terms and this has varied from one social formation to another depending on the development stage society finds itself in. Under normal

conditions higher level of effective demand (purchasing power) is associated with higher rate of production resulting in higher rate of employment and income.

In a free market economy, enterprise development is determined by the law of supply and demand in which price plays a critical role. Other things being equal, the lower the price of a commodity is the higher the demand for it and the vice versa. Higher demand means higher consumption and this in turn encourages suppliers to produce more and supply more in the market. When demand and supply are in equilibrium and reach high levels, it implies that there is full employment. In normal conditions this is positive as it implies that consumers buy more goods and services to improve their standard of living. It also means people are able to find the goods and services in abundance but also afford to buy what they need.

Business stimulates consumption and economic growth, which is an important precondition for social development. Contrary to some of the Christian misconceptions, which perceive growing consumption as ungodly and on the basis of that tend to have reservations about business, God ordains increased consumption. He sees it as the fruit of human labour to till and tend the land and as an indicator of overall improvement in their living conditions. *“See, I have given you every herb that yields seed which is on the face of all the earth, and every tree whose fruit yields seed; to you it shall be for food.”* (Gen 1:29)

However, God is displeased and does not ordain business when entrepreneurs are driven by quick turnovers and distort production by producing goods and services that do not last long but have short-life cycles. On the other hand, when consumers start buying mass consumption goods at the same rate (short-life cycles) and indulge in “consumerism”, God is displeased. In both cases there will be wastage of resources resulting in extravagance and environmental degradation. God does not ordain consumption when both producers and consumers are driven by greed and short-term extravagance and tend to succumb to consumerism and disregard the environmental and long-term consequences of their current behaviour and actions.

8. Marketing

Marketing is another important aspect of business. It relates to the buying and selling of goods and services. Inputs such as labour, capital, equipment and raw materials are sold by suppliers and bought by producers to produce and distribute goods and services. Labour (skills and knowledge) is sold and bought in the labour market. Capital is bought and sold in the capital market and raw materials in the trade goods market. On the other hand, producers and distributors sell their products, which are bought by consumers who need them for satisfying their basic physical needs in the consumer goods market. These exchanges of goods and services take place in endless chain of transactions at local, national, regional and global levels.

Although the types of goods and services exchanged and the mediums of exchange have varied from one social formation to another, marketing has existed throughout human history. Marketing is the essence of trading. Human beings have always traded with one another the things they had and made for the things they did not have and were unable to make. In a world, which is characterized by highly specialized division of labour and by uneven distribution of natural endowments, marketing is the only means of making and distributing all goods and services needed by all peoples and nations. Hence it is a God-ordained aspect of business. “The people will curse him who withholds grain, but blessing will be on the head of him who sells it” (Prov. 11:26)

Marketing also brings people within and outside cultural as well as class boundaries to closer interactions and relationships. Such relationships contribute to mutual understanding, reconciliation and unity among people of diverse cultures and values. The God of relationships and reconciliation ordains such aspects of marketing.

However, God doesn't ordain when economic actors (i) sell and buy unethical goods and services, (ii) charge unfair prices, (iii) sell and buy fake goods and (iv) fall short of honesty and integrity, (v) resort to destructive (evil) means of competition, and (vi) resort to corruption. “And if you sell anything to your neighbour or buy from your neighbour's hand, you shall not oppress one another” (Lev.25:14). Economic actors who have in their bag differing weights (a heavy and a light) and in their house differing measures (a large and a small) and all who behave unrighteously are an abomination to God (Deut. 25:13-16).

Moreover, God doesn't ordain marketing in His temple. It is sufficient to remember how Jesus disapproved the selling of herds, birds and money in the temple. "Do not make My Father's house a house of merchandize" (2 John: 14-16).

Conclusions

The root of all these contentions and misconceptions about business seems to be the dichotomy that Christians often tend to make between business and ministry in which the latter is perceived as spreading the good news and hence as more spiritual than the former. The spiritual realm is elevated over the material (physical) realm making a stigma. The spiritual realm is perceived as ministry and the material (business) is relegated as non-ministry. Evangelism is mission, business is not. An evangelist is a missionary/minister but not a businessman/woman. The Good News is reduced to the spread of the gospel (the word) as the fulfillment of the Great Commission Mandate. The fact of the matter is the good news Christians are commissioned to spread to the world is meant to consist of news that relate to both our physical (business) and spiritual (God's word) needs.

It is time that business is recognized as mission in itself and an inseparable part of the the Good News. It is a creative human response to the Creation Mandate and hence a partial fulfillment of the Great Commission.

To conclude in the words of McCartney,

"In God's economy there is really no distinction between ministry and business. They are part and parcel of the same thing. You could say that business is the ministry of heaven, as much as the business of heaven is ministry" (in Silvos 2002:13).

Bibliography

To follow.