

WEALTH CREATION WITHIN GLOBAL CULTURAL PERSPECTIVES

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*Global Consultation on
Wealth Creation for
Transformation*

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A paper from the Global Consultation on
Wealth Creation for Transformation
organized by the Lausanne Movement and BAM Global
in Chiang Mai, Thailand, in March 2017.

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We encourage the dissemination of this paper and also the various translations of the Wealth Creation Manifesto.

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Foreword

‘Remember the LORD your God, for it is he who gives you the ability to produce wealth’ (Deut 8:18).

The Bible talks about wealth in three ways; one is bad and two are good. *Hoarding* of wealth is condemned. *Sharing* of wealth is encouraged. *Creation* of wealth is both a godly gift and a command, and there is no wealth to be shared unless it has first been created. But all too often the issue of wealth creation is misunderstood, neglected, or even rejected. The same thing applies to wealth creators.

The Global Consultation on ***The Role of Wealth Creation for Holistic Transformation*** aimed at addressing that. We were about 30 people from 20 nations, primarily from the business world, and also from church, missions and academia. During the Consultation process 2016 – 2017 we discussed various aspects of wealth creation, including justice, poverty, biblical foundations, culture, wealth creators, stewardship of creation and the role of the church. The findings have been summarized in the *Wealth Creation Manifesto*, and will also be published in several *reports* and a *book*, as well as an educational *video*.

All these contain a *wealth of knowledge* and insights, based on the Scriptures, rooted in history and informed by present-day conversations and examples.

Gold in the ground has no particular value until it is discovered, extracted, and traded. Using the metaphor of mining let me mention three ‘goldmines’ that we have sought to dig into during our Consultation process.

The biblical goldmine

From the Manifesto: *‘Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity. We are created in God’s image, to co-create with him and for him, to create products and services for the common good. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.’* There is a lot more gold to be found in the *biblical goldmine*.

The historical goldmine

Wealth creation leading to transformation is not new. From the Manifesto: *‘Wealth creation through business has proven power to lift people and nations out of poverty.’* There are many stories of holistic transformation through wealth creation throughout history, and some are still untold. Wealth creation has a history and we need to explore it further. Through our reports you can dig into *historical gold mines*.

The global goldmine

Wealth creation is not a Western or rich-world phenomenon. Many men and women are making a difference through businesses on all continents. From the Manifesto: *'Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.'* We need to learn from them and others and to extract the *global gold*, also found in these reports.

Discover and extract the intellectual wealth in the Manifesto, the reports and books as well as the video, and let them add value to your life and work. Share with others.

Please start by reading the *Wealth Creation Manifesto*. It will give you a context and a framework to better understand each report.

Mats Tunehag
Chairman of the Convening Team

Wealth Creation Manifesto

Background

The Lausanne Movement and BAM Global organized a Global Consultation on ***The Role of Wealth Creation for Holistic Transformation***, in Chiang Mai, Thailand, in March 2017. About 30 people from 20 nations participated, primarily from the business world, and also from church, missions and academia. The findings will be published in several papers and a book, as well as an educational video. This Manifesto conveys the essentials of our deliberations before and during the Consultation.

Affirmations

1. Wealth creation is rooted in God the Creator, who created a world that flourishes with abundance and diversity.
2. We are created in God's image, to co-create with him and for him, to create products and services for the common good.
3. Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.
4. Wealth creators should be affirmed by the Church, and equipped and deployed to serve in the marketplace among all peoples and nations.
5. Wealth hoarding is wrong, and wealth sharing should be encouraged, but there is no wealth to be shared unless it has been created.
6. There is a universal call to generosity, and contentment is a virtue, but material simplicity is a personal choice, and involuntary poverty should be alleviated.
7. The purpose of wealth creation through business goes beyond giving generously, although that is to be commended; good business has intrinsic value as a means of material provision and can be an agent of positive transformation in society.
8. Business has a special capacity to create financial wealth, but also has the potential to create different kinds of wealth for many stakeholders, including social, intellectual, physical and spiritual wealth.
9. Wealth creation through business has proven power to lift people and nations out of poverty.
10. Wealth creation must always be pursued with justice and a concern for the poor, and should be sensitive to each unique cultural context.

11. Creation care is not optional. Stewardship of creation and business solutions to environmental challenges should be an integral part of wealth creation through business.

Appeal

We present these affirmations to the Church worldwide, and especially to leaders in business, church, government, and academia.¹

- We call the church to embrace wealth creation as central to our mission of holistic transformation of peoples and societies.
- We call for fresh, ongoing efforts to equip and launch wealth creators to that very end.
- We call wealth creators to perseverance, diligently using their God-given gifts to serve God and people.

***Ad maiorem Dei gloriam*—For the greater glory of God**

Executive Summary: Cultural Perspectives on Wealth Creation for Holistic Transformation

This paper examines culture's impact upon the biblical mandate to create wealth for holistic transformation, and it does so in four steps. First, it examines the concept of culture itself: what is it and how should Christians respond to it? We are called to be both in the world and not of the world—to have one foot in eternity and transcendence with the other foot firmly in time and immanence—and this is the tension explored in section one.

Next, the paper examines the 'anthropological temptation': the temptation to idolize culture, and to overreact by freezing it in time, thus preventing the organic change that is natural to culture. Economic development is an aspect of and partner to culture; and at the same time, it is a challenge to culture. Exploring the push-pull relationship generally between business and culture serves as an introduction to our next section.

The third section of the paper develops further the business-and-culture tension by first scrutinizing three values thought to be key to business development—efficiency, entrepreneurship, and self-help—and asking whether they are biblical and universal or simply culture-specific. Second, this section reminds us of the danger involved in cross-cultural business through a case study of nineteenth-century Hawaii, which lost its independence largely through the failure of business integration. And third, this section then asks whether interior cultural change is key to business success or outer legal structures, concluding that both are important.

Lastly, the paper moves from these big picture foundational issues to addressing the specific attributes for individuals and organizations seeking to actually engage in cross-cultural wealth creation. Attributes such as integrity, hard work, communication styles and the importance of a local mentor are addressed. Only when Christians adopt these attributes can we begin to tackle the cultural challenges involved in addressing one of the many purposes of God's heart: wealth creation for the holistic transformation of peoples and nations.

Cultural Perspectives on Wealth Creation for Holistic Transformation

Paul Miller, Decio Carvalho, Marissa Maren, Nora Hughes, Francis Tsui

1.0 Introduction

What is culture's impact upon the biblical mandate to create wealth for holistic transformation? That is this paper's task.² And vice versa: the paper equally explores the impact of the Bible, and its wealth creation mandate, upon culture. We know from the creation account itself that God's intention for the earth was abundance (*ie* wealth), and that this was to be a blessing to man: 'And God blessed them. . . . And God saw everything that he had made, and behold, it was very good' (Gen 1:22, 28, 31). But too often wealth creation—business development—has been twisted into a curse, destroying whole cultures.³ On the other hand, the lack of wealth creation has equally been a curse, condemning some to a grinding, soul-destroying poverty. And if poverty has been a curse, then no less have certain cultural vices turned to hurt man. Cultures bear the marks of God's beautiful creation, but also they bear the marks of the sin ruining our world. In this challenging terrain, we desperately need to hear God's heart and God's Word as to how to pursue a godly, robust, and yet culturally-sensitive wealth creation that will, as God intended, bless mankind.

This paper will first define culture, then explore Christianity's relationship to culture through both a theological and historical lens. Next it will examine the 'anthropological temptation' to apotheosize culture—allowing a proper respect to decline into an illegitimate idolization of culture. The paper goes on to investigate some market-specific cultural challenges, examining whether key values such as efficiency, entrepreneurship, and self-help are biblically or culturally rooted. Lastly, the paper then moves from these more abstract, big-picture foundations to proposing some practical steps forward: key considerations in navigating the sensitive area of cross-cultural wealth creation.

2.0 An Approach to 'Culture' Itself

2.1 What is 'culture'

What does this paper mean when it speaks of culture? Culture is not simply high art or refined manners. Culture in this paper is used in its anthropological sense of 'patterns of thinking, feeling, and acting'.⁴ It refers to both a people's 'interior' aspect—their '[a]ttitudes, values, and beliefs'⁵—as well as to their external behaviors—their institutional structures of 'kinship, friendship, ethnic affiliation, . . . law, morality . . . and justice in general'.⁶ Relevant to the theme of wealth creation, we can also speak of a people's 'economic culture', the 'social, political, and cultural matrix . . . within which these particular economic processes

operate'.⁷ Culture influences the way the peoples of the world do or do not do business. This, then, is what we mean by 'culture'.

2.2 How should Christians relate to culture?

Regarding culture, we Christians live in a tension: Christ calling us to be both 'in the world' and yet not 'of the world' (John 17:13-16). We are both heavenly and earthly people for, as the Scriptures say, we have a heavenly 'treasure in jars of clay' (2 Cor 4:7). We follow a Savior 'from above' and not 'from below' (John 3:31; 8:23) even as we adhere to the revelatory Word which is 'of God' in contrast to the changing opinions 'of man' (1 Thess 2:13; Jer 23:16, 26-31). We have a foot each in two very different worlds.

Transcendence is in our blood; but then so is 'immanence'. We cannot be 'so heavenly minded as to be of no earthly good'. Jesus did not remain in heaven; he was incarnated here on earth. The book of Revelation reveals that even in heaven (the place of full transcendence) we will be gathered there not just in our individuality but in our group identities, with 'every nation [political units], tribe [ethnic units], people and language [cultural units], standing before the throne and before the Lamb' (Rev 7:9; 21:1; 22:2). The group identities noted in Revelation are earthly, but evidently they are not 'transcended' in eternity, but even there they are treasured and preserved in the 'new heavens and new earth'. Rather than excluding earthly culture, God's approach is to bring into eternity the best of human culture: 'the kings of the earth will bring their splendor into it. . . . The glory and honor of the nations will be brought into it' (Rev 21:24-25)⁸. If God treasures culture in eternity, then certainly we must do likewise in the here and now.

Holding to this tension enables us to resist two extremes: the loss of transcendence on the one hand, seen in those anthropologists who understand culture to simply 'swallow' Christianity. For these anthropologists, religious expression is simply cultural expression. On the other extreme is the tyranny of transcendence over immanence—those Christians, for instance, who refuse to give any place to culture and who see any accommodation to culture as sinful compromise. What is the line between biblical and an unbiblical accommodation to culture, can be a thorny question. Below we see some different approaches to this question.

2.3 Niebuhr's Five Relationships to Culture

H. Richard Niebuhr wrote his often-referenced *Christ and Culture* specifically to wrestle with this relationship. He describes five different relationships Christians might have with culture: First is 'Christ against Culture'. Here Christ is perceived as at war with culture. And indeed, the God of the prophetic books of the Bible reveals much that he condemns in human culture. While the prophetic books cannot be portrayed as wholly negative in tone, still, the negative tone is both real and prominent. Being 'against culture' is surely a part of God's view, and hence ought to be part of ours.

Niebuhr's second approach is styled 'Christ of Culture'. Here the culture swallows Christianity; the church loses its salt and reflects the surrounding society more than it does

God's heart and mind. This is the temptation of 'syncretism', and it must be resisted. Third and fourth, Niebuhr identifies the stance of 'Christ above Culture' and 'Christ and Culture in Paradox'. Both of these stances attempt to avoid the extremes of the first two positions, with both identifying human culture as something basically good, though sin-ravaged, and Christ acknowledged as sovereign. The 'above culture'-stance sees the glass as half-full: It emphasizes the opportunity Christianity has to contribute to culture and better its tone. The 'Christ and Culture in Paradox'-stance sees the glass as half-empty: It focuses on the tensions and paradoxes inherent in having one foot in the cultural camp and the other in Christ.

'Christ the Transformer of Culture' is Niebuhr's last category. This stance emphasizes Christ's—and the church's—role in transforming culture. Christ taught us to pray, 'Thy kingdom come, Thy will be done on earth as it is in heaven.' Heaven does not simply wait for the future, but was meant to invade human culture in the here and now.

In fact, all of these stances can legitimately be a Christian's at one time or another. Even the 'Christ of Culture' mode, when not in its worst syncretistic form, is valid at points: when its embrace of cultural expressions simply recognizes them for their rooting not in sin, but their rooting in man's made-in-the-image-of-God aspect.

2.4 Evangelical Mission History

From 'civilization' to acculturation and back again

The question of how Christians relate to culture and how in turn culture then impacts the biblical mandate of wealth creation has been tussled over throughout evangelicalism's two centuries of mission outreach. In these two centuries, roughly three cycles of cultural engagement can be identified: first a 'civilizational model', followed by an 'acculturation model', and finally back to a 'culturally modified civilizational model'.

Stage 1: Three C's of Christianity, commerce, and civilization (early nineteenth century)

Early evangelical missions were not narrowly spiritual; they were 'holistic', though perhaps with certain unhealthy elements. When one looks into the foundational documents of England's London Missionary Society (LMS) or the American Board of Commissioners for Foreign Missions (ABCFM), one can see this plainly. The LMS instructed its missionaries sent to Tahiti, Tonga, and the Marquesas in 1796—as did the ABCFM to its missionaries sent to Hawaii in 1819—that they were not only to preach the gospel but to teach 'the useful arts and occupations'.⁹ As Hiram Bingham, the ABCFM's leading missionary in Hawaii, wrote, 'To save their souls was the main object, but that object was not to be singly and constantly pressed on the attention of such a people.'¹⁰ Missiologist Andrew Walls summarized this early mission phase as driven by 'the conviction of the essential concomitance of Christianity, commerce, and civilization'¹¹—the 'three C's' of our subsection title.

So, commerce was embraced along with Christianity. While introducing 'commerce' entailed its own problems, the greater problem was this last 'C'—'civilization'—which struck a note of superiority, an assumption that one's own culture was as a whole more elevated. The problem here was tactical—that this made respectful communication more difficult and,

consequently, a respectful reception of the transcendent gospel more difficult. The problem was also fundamentally theological—it conflated one’s local and imminent culture with the universal and transcendent gospel. The best missionaries sought to avoid this sense of cultural superiority.¹² But with ‘civilization’ as a central element to one’s mission, it was difficult to see how this sense of cultural superiority, of arrogance, could be avoided.

Stage 2: Acculturation, making the gospel Chinese (late nineteenth century)

Hudson Taylor, in 1853, upon arriving in China, was bothered by the fact that his fellow missionaries went mainly to fellow expatriates in China. He wanted the gospel to go to the Chinese. To do that, he knew he had to make the gospel Chinese. He shocked his compatriots by dressing like the Chinese, wearing his hair in Chinese fashion, and going out amongst them as if he were one of them. That meant dropping his own (English) cultural distinctives. Taylor was not interested in preaching his culture but in preaching the eternal transcendent gospel.

Taylor’s approach was the ‘first signs of missionary skepticism towards the value of Western civilization’, an approach that was to become ‘broadly representative of the evangelical . . . mainstream of the missionary movement at the turn of the [nineteenth] century’.¹³ So, for instance, a missionary to the Sudan in 1891 records his approach thus: ‘We carefully avoid praising civilization or civilized powers to the heathen, and if they themselves are extolling civilization we tell them that they should not set their affections on things below.’¹⁴ Clearly there was here a fresh new wind in evangelical missions.

Taylor was hugely important both for the global missionary movement and certainly for Christian missions in China. His emphasis on making the gospel culturally appropriate impacted many other evangelical mission agencies in the second half of the nineteenth century.¹⁵ Dropping the conflation of western culture with Kingdom culture became accepted dogma.

This was a good thing. But there was also a weakness to this approach. The weakness was that the emphasis on preaching the pure transcendent, non-cultural gospel entailed the reluctance to introduce any Western ways into cross-cultural situations—which meant the refusal to introduce Western benefits such as university education, technological advances, concepts about women, etc. There was a narrowness, a suspicion of what we would term ‘holistic mission’ today.

This narrowness was so rigid that even a giant such as Hudson Taylor allowed it to interfere with missionary unity; it hindered his ability to accept the work and vision of another China pioneer—Timothy Richard. Richard, like Taylor, was an evangelist and church-planter, but he also believed thus:

The problem before the missionary in China, as I found it forty-five years ago, was not only how to save the souls of a fourth of the human race, but also how to save their bodies from perishing . . . and to free their minds . . . from a philosophy and

custom which had lasted for many centuries and left them at the mercy of any nation.¹⁶

Taylor, thinking that any emphasis beyond direct evangelism was generally a distraction, directed that 'his people shouldn't cooperate with the work of Timothy Richard'.¹⁷

Stage 3: Holism w/out 'civilization' (post-WWII)

Timothy Richard's approach, while grating on Hudson Taylor, was a precursor to what began to take root within the post-World War II evangelical missions movement. Especially since the 1960s, the evangelical church has begun to re-embrace holism. But now it seems to be a holism minus the 'civilizational' component. No longer was it common to trumpet the superiority of Western civilization over the 'uncivilized'; at the same time the advantages of medical, intellectual, and technological breakthroughs housed in Western culture were no longer to be denied.

One sees this twin-sided emphasis, for instance, in Bruce Olson. Olson, a young American went off to live with the feared Motilone tribe in South America, and he wrote, 'I had wondered again and again what Christ had to offer them. Their way of getting along with each other was far superior to that of Americans.'¹⁸ Here is the uncivilized-them versus the civilized-us attitude. On the other hand, he was willing to recognize the superior attainments at certain points of Western culture—being keen to introduce medical, agricultural, and technological advances to the tribe. What is more, the Motilones were keen to accept them.

But in this 'holism without the civilizational' approach, a tension exists. That is, the holistic advantages of medicinal, economic, and technological advances that the missionary sought to bring are all inescapably lodged in a certain cultural setting. These things did not come down from the clouds. Their origins were rooted in a Western setting. Olson brought specifically American and European know-how with him. This immediately raises the question, then, whether unwittingly the 'civilizational' component has been smuggled back in, but now in a more modified, subdued, and genteel form. Is it possible, then, to have holism without this civilizational superiority? Here is the dilemma.

3.0 The Anthropological Temptation: Overreaction

3.1 'Real wealth': anthropology and the 'affluent' hunter-gatherers

Of course, 'real wealth' involves more than just money. Economics is only one part of life. Made in the image of God, humanity's relational, intellectual, emotional, and spiritual factors are the things of real value. All cultures, however economically simple, with their cultural, attitudinal, and relational strengths are therefore 'rich'. This truth needs to be recognized and valued.

But this is one side of the truth. The other side is that we are physical beings living in a physical world with physical needs. Focusing merely on our cultural, relational, and emotional sides is too blinkered. Economic well-being is also important. Too often the

church has neglected this. This Chiang Mai 2017 consultation, with its specific focus on 'The Role of Wealth Creation in Holistic Transformation', deliberately zeroes in on material wealth, and so we unapologetically narrow our focus in this paper on this aspect.

In the past, it has not just been church leaders who have struggled with the subject of wealth and physical well-being: anthropologists have too. This is understandable, given their focus on sympathetically studying other cultures, many of which are far 'simpler' economically than those to which anthropologists belong. Many anthropologists adopt a methodological approach that 'presupposes a neutral vantage point . . . call[ing] for suspending judgment when dealing with . . . societies different from one's own', thereby refusing any assessment of the 'acting of one group as intrinsically superior or inferior to those of another'.¹⁹

This has meant, in the economic sphere, a reluctance amongst some anthropologists to acknowledge the economic 'poverty' of certain cultures. Indeed, a decades-old discussion loosed by anthropologist Marshall Sahlins concerning hunter-gatherer cultures exemplifies this tendency. Sahlins, professor emeritus of anthropology at the University of Chicago, made three points in his influential book *Stone-Age Economics* (1972): first, the counter-intuitive point that subsistence economies can be 'affluent' societies; second, that one's work rate in subsistence economies is attuned to one's lower expectations, such that the resultant reduced work rate is no vice of 'laziness', but rather a rational adjustment of means to an end; and third, that none of this sits well with our bourgeois capitalist economies which tout the 'more and more'. As he put it:

To accept hunters as affluent is also to recognize the tragedy of modern times in the current human condition with people slaving to bridge the gap between unlimited wants and insufficient means. There are two possible courses to affluence. Wants may be 'easily satisfied' either by producing much or desiring little. . . . [T]here is . . . a Zen road to affluence, which states human material wants are finite and few, and technical means unchanging but on the whole adequate. Adopting the Zen strategy, people can enjoy unparalleled material plenty, with a low standard of living.²⁰

Sahlins rejects the stereotype that these hunter-gatherers lived lives of unending drudgery spent mainly in the tedious search for food. Rather, he quotes research showing the 'material plenty of African hunters' which he claims was similar to Australian Aborigines. He argues that both groups' work week amounted to approximately 15 hours and that 'when not working in subsistence, they pass the time in leisure or leisurely activity . . . such as resting in camp or visiting other camps.'²¹ Idyllic!

(a) But Sahlins challenged on facts and interpretative zeitgeist (Kaplan)

David Kaplan, Professor of Anthropology at Brandeis, wrote an article in the 2000 edition of *Journal of Anthropological Research* challenging Sahlins both on his facts and on his broader underlying assumptions. He points out various methodological shortcomings in the underlying research, for instance the very definition of 'work' used. Not included in its definition was 'time spent in processing food as well as hunting and gathering it'. When one

included time spent in the necessary tasks of ‘food preparation, butchery, drawing water and gathering firewood, washing utensils, and cleaning the living space . . . estimated per week is 44.5 hours’ on subsistence efforts.

Moreover, other on-the-ground anthropological research concerning these hunter-gatherers showed that they are ‘very thin and complain often of hunger, at all times of the year’ and concluded that ‘many would find it strange, as Konner (1983:371) observes with respect to the !Kung San [the hunter-gatherers studied], to refer to a society with a 50 percent childhood mortality rate and a life expectancy at birth of about thirty years as an “affluent” society.’²²

(b) Mission snapshots: Non-Westerners liked modern conveniences (Hawaii/Motilones)

There is a problem with this redefinition of ‘affluence’ and the rejection of ‘things/stuff as real wealth’ as just yet another neo-colonialist, arrogant, cultural imposition of the West. That problem is this ‘stuff’ was often heartily welcomed when introduced cross-culturally. Locals liked it! Two (of many) examples from recent mission history illustrate this: Hawaii in the nineteenth century, and the Motilones of Ecuador/Colombia in the twentieth century—both essentially stone-age cultures.

So, for instance, the Rev. Richard Armstrong wrote from his station at Wailuku, Maui, July 7, 1840 concerning his introduction of the simple labor-saving device of yoked oxen:

I devote occasionally a little time to agriculture and would devote more, if I had it to spare. It is a business that I was brought up to, and I love it, as I love sleep when weary. . . . I have assisted the natives to break in some twelve yoke of oxen, which have done a great deal towards relieving the people of their burdens. Three years ago everything, food, timber, potatoes, pigs, stones, lime, sand, etc., were carried on the backs of natives, or dragged on the ground by their hands . . . but almost all this drudgery is now done by carts and oxen, and the head men say they cannot get the men on their lands to submit to such work as they once could. This is clear gain.²³

Yoked oxen was just one of many Western techniques the Hawaiians eagerly embraced: iron nails, manufacturing techniques, weaponry, square-rigged vessels, clothing etc.

Bruce Olson’s experience with the Motilones in Ecuador/Colombia was similar, except that the Motilones, due to centuries of negative experiences, were initially far more wary of European artifacts. When Bruce Olson finally started to penetrate the Motilone culture, actually living with them for decades in their longhouses and eventually introducing the gospel there, he recorded his hesitation, caught between his respect for their culture and his respect for the benefits of modern technology.

Olson writes about one of his early heroes, Bobby (the first Motilone convert, eventually murdered by Marxist militants) who ‘had a vision for his people—to help them incorporate advantages of modern society without sacrificing traditional values’. Olson wanted to introduce the gospel ‘in a way that showed understanding and respect for Motilone history and culture’,²⁴ while also, with Bobby, bringing in technologies:

By 1971 we had established two health centers in the jungle. . . . Motilones learned how to take blood smears . . . for malaria. . . . Because the Motilones hungered during the seasons when game was scarce, I showed them how to prepare the ground for growing crops. . . . We introduced livestock . . . access to meat and milk. We also organized two schools where Motilones learned . . . Spanish, so that they would be able to communicate and negotiate with the outside world. . . . I was extremely pleased to see these advances improve the quality of life for the Motilone.²⁵

Olson, and the Motilones themselves, saw these technological developments—and the economic empowerment that made them possible—as ‘improv[ing] the quality of life.’

Intriguingly, Olson writes that increasingly his ‘ideas are not always compatible with those of the Indians, particularly the youth’, the third generation of Motilone Christian converts who opt for ‘modern conveniences’ and ‘enticements of Western culture.’²⁶ Olson himself preferred the old ways. Olson, then, finds himself susceptible to one form of the ‘anthropologist’s temptation’.

(c) The temptation: overly rosy on ‘solidarity’

The anthropological temptation is to avoid value judgments on cultural differences; he or she refuses to say such-and-such standard of living is ‘better’. Regarding wealth creation, the anthropologist may be prone to misread attitudes and values, as evident in the David Kaplan article cited above on the !Kung (Bushmen) hunter-gatherers. For instance, some anthropologists have been over-ready to praise the !Kung for their non-individualistic solidarity and ‘sharing’. But other anthropologists dismiss this as rank nonsense:

Both Wiessner (1982:79) and Marshall (1968:94) have commented on the fact that the persistent pressures to share have led the !Kung to limit their work effort, since in working harder they would likely expose themselves to demands to share the fruits of their additional labors. To refuse to share opens oneself to accusations of stinginess or worse. Here are Wiessner’s (1982:79) observations: ‘In reciprocal relations, the means that a person uses to prevent being exploited in a relationship . . . is to prevent him or herself from becoming a ‘have’. . . . As mentioned earlier, men who have killed a number of larger animals sit back for a pause to enjoy reciprocation. Women gather enough for their families for a few days, but rarely more. . . . And so, in deciding whether or not to work on a certain day, a !Kung may assess debts and debtors, decide how much wild food harvest will go to family, close relatives and others to whom he or she really wants to reciprocate, versus how much will be claimed by freeloaders.’ The !Kung, we are told, spend a great deal of time talking about who has what and who gave what to whom or failed to give it to whom (Wiessner 1982:68). A lot of the exchange and sharing that goes on seems to be as much motivated by jealousy and envy as it is by any value of generosity or a ‘liberal custom of sharing’. In his survey of foraging societies, Kelly (1995:164-65) notes that ‘Sharing . . . strains relations between people. Consequently, many foragers try to

find ways to avoid its demands.’ . . . My own reading of ethnography, and my own experience in a number of American Indian and African societies whose members would be regarded as having had little in the way of material wealth suggests rather that property is valued, that people are very much aware that possessions give rise to envy and that they are fearful of the consequences of envy.²⁷

3.2 Trumping Economics by Cultural Anthropology

Cultural anthropology has many insights to contribute, but they must not be allowed to dismiss or trump the insights provided by the discipline of economics. Such a trumping is precisely what Douglas Wilson allows in *Christian Missions and Economic Systems: a Critical Survey of the Cultural and Religious Dimensions of Economies*, a 2015 book that does well by willingly grappling with the economic implications of missions. Wilson begins his article on Mali:

The West and Africa have developed different economic systems out of distinct historical contexts. *Both systems have been successful* in their respective contexts. Maranz notes, ‘Contrary to what Westerners think, the African economic system works well indeed in doing what it was designed to do.’²⁸

This is extraordinary—Africa, specifically Mali, defended as economically successful when it is widely admitted that, ‘Mali is one of the poorest countries in the world, ranking 178 out of 182 countries in the 2009 UNDP Human Development Index. It is estimated that 60 per cent [*sic*] of the population lives below the poverty line.’²⁹ Wilson and Maranz’s defense for their position reads thus:

The fundamental economic consideration in Western society is the accumulation of capital and wealth. The fundamental economic consideration in African society is ‘the distribution of economic resources so that all persons may have their minimum needs met, or at least that they may survive.’³⁰

Bare ‘survival’ then, is the aim! But surely bare ‘survival’ is the very *definition of poverty*—the very thing NGOs aim to combat!

Wilson’s (an ‘intercultural ministry specialist’) and Maranz’s (an ‘international anthropology consultant’) problem here is their aims—a predominantly anthropological one rather than an economic aim—as Maranz makes clear in the article Wilson references. Maranz lists his aims as, firstly, the increasing of mutual understanding as enabling ‘more meaningful relationships’ and, secondly, ‘Westerners having greater respect for a unique economic system that accomplishes its main purposes very well’.³¹ Economic betterment is not Maranz’ purpose. Rather than challenging what Africa does not have, he wants us to appreciate what Africa does have. While understandable from a cultural anthropological point of view, this simply won’t do in a book claiming to want to take economics seriously. If

there were economic lack—as testified to by the multitudes of economic migrants—one must surely acknowledge it honestly.

Anthropologists need to see that in economics good intentions are not enough, that a positive embrace of a culture is no substitute for economic good sense concerning it. They should be like the farmer in Isaiah 28:24-29, of whom we read:

When a farmer plows for planting, does he plow continually? . . . When he has leveled the surface, does he not sow caraway and scatter cumin? . . . Caraway is not threshed with a sledge, nor is the wheel of a cart rolled over cumin; caraway is beaten out with a rod, and cumin with a stick. Grain must be ground to make bread; so one does not go on threshing it forever. The wheels of a threshing cart may be rolled over it, but one does not use horses to grind grain. All this also comes from the Lord Almighty, whose plan is wonderful.³²

Rather than imposing his own rules on the economic sphere, the farmer, first, observes and learns what works within that sphere (what are its ways and rules) and then, second, brings his actions into conformity with those realities. This approach, says Isaiah, comes from the Lord.

4.0 Three Market-Specific Cultural Challenges

Business and economic development are two-edged swords—ushering in either cultural improvements or cultural dangers (see the Hawaii case study below). Below we raise two questions to probe this issue of business’ two-edged potential, and we look at it through the challenges presented in two concrete situations—in Ecuador and Hawaii.

4.1 Question 1: ‘Market-centered principles of efficiency, entrepreneurship, and self-help equal cultural imposition’?

Robert Andolina, Associate Professor of International Studies at Seattle University, through his research on the Cañar region of Ecuador raises the question as to whether the values of ‘efficiency, entrepreneurship and self-help’—values central to market activity and wealth creation—are biblical (hence legitimate) or simply narrowly cultural (hence illegitimate). Andolina’s research identified these three ‘market-centered principle’ as being central to the failed development approach of those seeking to help Ecuadorian tribals better themselves economically through an irrigation development project. He concludes that these market principles were simply the ‘colonial’ imposition of a ‘neoliberal culture of development.’³³ Is he right?

(a) Cañar in Ecuador

While Andolina rejects these three values as the cultural imposition of capitalist ‘neoliberalism’, this paper argues the values (though not necessarily their application) are biblical. Simply look at each one: efficiency, entrepreneurship, and self-help. God himself is

‘efficient’. He is the master ‘doer’; he get things done well. He is not sloppy. He is extravagant but not wasteful. When God does things they ‘work’, they are successful.

‘Success’ is not simply a Western value. One thousand six hundred years before Christ, the Egyptians valued it. After all, we read that Potiphar, Pharaoh’s captain of the guard, put Joseph in charge of all his household because of one quality: he saw ‘that the Lord gave him [Joseph] success in everything he did’ (Gen 39:3). Equally, the early Hawaiians, in a Polynesian society that developed in isolation for 400 years after their final settlement by Tahitians in c. AD 1400,³⁴ valued success. That is, though ‘birth-order status’ and royal genealogical connections were central to any aspiring Hawaiian monarch’s ability to garner a following, at the end of the day, and somewhat paradoxically, ‘His success [in war] signaled his mana [his supernatural power], and his mana legitimized his political power.’³⁵ Indeed, as native Hawaiian historian and activist George Kanahale observes, ‘We note ... the close correspondence between the usefulness of an object and its degree of sanctity.’³⁶ Sanctity—that’s a fairly high evaluation of efficiency!

If efficiency is both valued in multiple cultures and rooted in God’s very nature, so too is entrepreneurship. God is entrepreneurial—just look at creation! There are many definitions of ‘entrepreneurship’, but ‘[a]t its core, it is a mind-set—a way of thinking and acting. It is about imagining new ways to solve problems and create value’, or ‘seeing an opportunity and gathering the resources to turn a possibility into a reality’.³⁷ This sounds distinctly like God in Genesis 1 and 2. Equally, it sounds very much like what Adam and Eve were mandated to do in those very chapters. Mankind, formed in his image, were meant to reflect the characteristics of their Maker, including his creativity and entrepreneurialism.

God (as all sufficient) is naturally a self-help agent in a way we humans simply cannot be. But here too we reflect our Creator, even if not to the extent of his self-sufficiency. One sees it, for instance, in the pre-Fall mandate to work and provide for oneself (Gen 2:5, 15). Adam was not to simply sit in repose and wait for God to drop grapes in his mouth. On the other hand, Adam was also provided with a ‘Helper’—Eve. Good idea! Going it alone was not the way. Self-help actually meant ‘self-responsibility’, and that might be a more biblical way to express it.

The issue with the three values Andolina challenges may not be so much their biblical validity in the abstract; rather the issue may be their validity as concretely applied. In other words, the precept itself may be clear; the real challenge may come, as with Solomon facing two mothers clamoring for a surviving baby (1 Kings 3:16-28), in applying it to the particular situation at hand.

Take, for instance, the value of ‘efficiency’. Surely ‘efficiency’ is godly. God is ‘efficient’; he makes things work perfectly—which is an aspect of efficiency. But in applying our evaluations of efficiency to concrete situations, our assessment may be heavily colored by non-biblical values. That is, one cannot even begin to assess whether something is ‘working’

(is being ‘efficient’) without first having in mind certain goals. Efficiency is measured only by first identifying our goals and then, secondly, considering whether our efforts are reaching those goals. But here comes the problem: If our goals are not biblical, then neither are our attainment efforts—no matter how ‘efficiently’ they attain our goals. In such a case, the biblical value of ‘efficiency’ has been misused for non-biblical purposes. So yes, the measures may be ‘efficient’ in one sense, but not in a biblical sense of ‘efficiency’. This is the difficulty in embracing ‘efficiency’ as a clearly biblical norm.

That said, Andolina’s critique is weakened by a troubling oversight: Andolina only briefly mentions the wider Ecuadorian factual context—the fact of Cañar province emigration—and then completely ignores its wider implications. That is, he writes that development projects ‘reinforced market society without stemming emigration of indigenous people from Cañar Province’, adding, ‘by 2007, more than 80 percent of families affiliated with Tucayta [the indigenous organization controlling the irrigation project he is studying] had relatives working abroad.’³⁸ Surely the fact of such mass emigration is significant. Indeed, it has three implications, all challenging his claims:

- First, if indigenous peoples rejected all change (as the author suggests) then why would they embrace the radical change of emigration?
- Second, if market/economic thinking were so foreign to them, why would adverse economic conditions trigger their migration, as the article suggests it does?
- Third, if these indigenous peoples found the market thinking of the neoliberal economies so antithetical, why would they head for the very free market, neo-liberal capital of the world, United States (the primary focus of emigration from 1970 – 1998), or free-market Spain (since 1998)?³⁹

(b) Family businesses in Asia and ‘efficiency’

Again, an underlying principle may be cross-cultural but its application looks very different in different cultures. So, for example, in the family-orientation typical of many businesses in Asia, where preservation of family involvement in the business is as important as the business’ economic bottom line, whether the business is ‘efficient’ would be judged by how much family involvement there were, not simply by how much money profit the annual report revealed. Here is ‘efficiency’ with a different face!

(c) Solidarity/individualism and ‘self-help (responsibility)’

Yet another factor in considering whether ‘efficiency, entrepreneurship, and self-help’ are biblical, is how these values stand in relationship to other values. Do they need to be complemented by other values, even as, for instance, justice needs to be complemented by mercy. Without such a complementing, they might be out of balance. So, can self-responsibility really stand alone without ‘others-responsibility’ in order to fully reflect the biblical picture of man?

Moreover, in answering these questions, how much room does the Bible give us for a variety of cultural approaches? Is it legitimate, for instance, for Scandinavian ‘solidarity’ to answer

differently from American ‘rugged individualism’ (to put it stereotypically)? It would seem, from our earlier considerations regarding the value the Bible puts on culture, that there does exist cultural ‘wiggle-room’ in applying these values.

(d) Stewardship

We conclude, then, that these three principles of ‘efficiency, entrepreneurship, and self-help’ are clearly biblical. They are not merely ‘cultural’—specific to one culture—but human-universal. They are more than simply abstract ‘principles’; they are rather ‘values’ that reflect the very being of God.

Again, however, it is key that these terms be filled with biblical content and proper context by ensuring that they do not stand alone. They must find their complement in other biblical values. While the biblical meaning for each—efficiency, self-help/responsibility, entrepreneurship—will often match their commonly accepted meaning, one controlling biblical value must always accompany (and sometimes challenge) them: that of ‘stewardship’.

This is clear when we look at the creation account where each of the three values of efficiency, self-help/responsibility, and entrepreneurship find expression. So, when God directed man in Genesis 1:26 to ‘rule over . . . all the earth’ he also instructed them how they were to do so: creatively (Gen 2:19), productively (Gen 1:28), and responsibly (Gen 2:15). This last—where man was instructed to ‘take care of it’—is the stewardship principle. ‘Efficiency, entrepreneurship, and self-help’ must be interpreted and applied in a way that embodies this mandate to ‘take care’ of God’s creation, both the natural world and the human world.

Now, what it means to ‘take care’ of the world and its people—as we create and seek to be efficient—will have a rich variety of expressions. There can be little doubt, however, that it will certainly impact and modify what, for instance, ‘efficiency’ means. One cannot be ‘ruthlessly efficient’ while simultaneously ‘taking care’ of people. Being a steward will entail empathy and kindness in our dealings with people, because we are meant to ‘take care’ of them. It does not, of course, mean that hard choices that negatively impact people can always be avoided; it simply means these will not be taken without seriously considering their impact on people. It was, perhaps, the lack of this stewardship principle by all parties, indigenous and foreign, that was at issue in the Hawaii story presented below.

4.2 Question 2: Developing business cross-culturally can be culturally dangerous—how do we limit the danger?

Hawaii was a nation which after nearly 600 years of isolation (from its own Tahitian roots) leaped from its stone-age stage, when ‘discovered’ by England’s Captain Cook in 1778, into ever-increasing economic development. While there were many benefits, we will see below that it was largely through the unsuccessful integration of global business practices into the indigenous Hawaiian culture that Hawaii’s people eventually lost their sovereignty by the late nineteenth century.

Of course, Hawaii as a ‘type’ is somewhat rare today in our globalized world. That is, in 1778 it was still an isolated, stone-age culture without writing, without money, and without even very developed internal markets. Nevertheless, Hawaii’s case can be useful in presenting more sharply the reality of cultural differences and their challenge that business that seeks to bless. Could Hawaii’s troubles have been avoided, and, if so, how?

(a) *The Hawaii case study, 1778 – 1893/1898*

The story of nineteenth-century Hawaii is particularly relevant to gospel people keen to engage in ‘wealth creation for holistic transformation’. This is precisely what the New England missionaries set out to do—with large successes and large failures—when they came to Hawaii in 1820. What went right and what went wrong and why?

(1) *Successes and failures*

Amongst the positives, especially after the missionaries’ arrival in 1820⁴⁰:

- Christianity became deeply rooted within the nation—with many healthy churches established and Hawaii sending out its own missionaries into Polynesia already by 1853 (James Kekalas was the first, sent to the Marquesas).
- Literacy became near universal, Hawaii having by ‘the second half of the nineteenth century . . . a higher literacy rate than the United States’!⁴¹
- Trade and business introduced increasing prosperity for both commoners⁴² (patchily) and chiefs (mightily, at least for the first decades⁴³) while political development (enabling Hawaii to retain its independence from colonizing Western powers in the Pacific) saw political rights extended even to the commoners. Hawaii exercised a vibrant if troubled democracy right up to the 1890s.

Amongst the negatives:

- The indigenous population plummeted alarmingly.
- The land reform of 1848 did not extend land ownership to most commoners.
- Business development, especially after 1860, began to exacerbate national tensions, instead of healing them.
- Hawaiians lost their political sovereignty in 1893, largely due to the clash between the political leadership and the business interests.

Here, then, is both the glory and the shame.

(2) *Four different elements*

To better understand the Hawaii story—what went right and what went wrong—one needs to keep in mind: a) four different elements, b) three particular sources of dangers, and c) the internal tensions at work. First, then, the four different elements to consider:

1. The four different parties involved: The ruling Hawaiians (king and *ali’i* [chiefs]), the commoners, the missionaries, and the outside business parties; each had differing interests and needs, sometimes working harmoniously, sometimes at war with one another. These different parties need to be kept firmly in view if Hawaii’s

struggle is to be understood. Not only did these different parties set up conflicts between ethnic Hawaiians and foreigners, but equally set up conflicts between the Hawaiians themselves.

2. Hawaii's two very different eras: the missionary era from 1820 to roughly 1855, followed by the post-missionary era with very different drivers. In the missionary era, the indigenous population's best interests were a predominate driver; in the post-missionary era their interests were simply one of several variously weighted factors.

3. The wants, needs, and abilities of each of the four different parties drove what happened. These need identifying and weighing. It is these wants, needs, and abilities—so different for each of the parties—which set up the boiling tensions which eventually boiled over into the ultimately tragic developments of the overthrow of Queen Liliuokalani in 1893 and Hawaii's annexation in 1898.

4. Lastly, the wildcard of individual personalities: different people with different reactions could well have resulted in different outcomes for Hawaii. Nothing was fixed inexorably. Different people manage problems differently.

(3) *Three sources of danger*

People are central to this narrative, able to both help and endanger. As to the dangers, three problem areas emerged in Hawaii's story.

1. The cross-culture (foreign) business agents could not or would not wait for the culture to change and absorb business practices. The very survival of their own economic endeavors hung in the balance and they had not the luxury of time. So, for instance, if plantation work did not attract the Hawaiians, then they imported the Chinese and Japanese. Increasingly, they went into conflict mode with the local culture.

2. The receiving culture's elite—economic and political—could not or would not master the business culture/institutions. After the land division of 1848, the *ali'i* (ruling chiefs) increasingly sold more and more of their lands to the *Haole* (foreigners), thereby losing control of it. This split political control (still largely in Hawaiian hands)⁴⁴ from economic control: a breeding ground for conflict.

3. The receiving culture's commoners could not or would not master the economic practices necessary for success, and therefore did not succeed economically. Again, this was a breeding ground for conflict.

(4) *Internal tensions*

There were both external pressures (the coming of the foreigners) and internal pressures contributing to Hawaii's downfall. These internal pressures—what Kirch and Sahlins call 'the contribution of the Hawaiian system to its own demise'⁴⁵—were the following:

- Lack of exposure to the international capital system
- Population decline⁴⁶
- Family implosion⁴⁷

- A faltering nobility unable to make productive their lands, and increasingly alienating the commoners⁴⁸
- A ‘production for use’ work ethic which undercut Hawaiians’ success in entrepreneurial business ventures⁴⁹

It was these internal tensions that, in combination with the post-missionary era characteristics—an era in which foreign businessmen were less willing and able (as their businesses often failed), to forego business success for the sake of opening participation to indigenous Hawaiians—and in combination with Hawaiians’ own demands for the benefits of business, that then resulted in the combustible outcome of the 1890s. This volatile brew, with business at its heart, blew up into revolution in 1893 and annexation by the United States in 1898.

The successes and failures of holistic mission hopes in Hawaii remind us that there are no pat solutions when it comes to introducing wealth creation practices. Good intentions are not enough. Each culture has its own unique challenges and, hence, its unique solutions. We cannot simply assume our backgrounds and training, no matter how rich, equip us to master the cross-cultural challenge before us. Reality is complex, and we must pray for wisdom, listening both to God, who grants wisdom liberally, and to people—especially people who understand the culture in which we are bringing wealth creation practices.

(b) Note: Paul Polak . . . leap complexities/just do it!

David Bronkema, realizing the complexity of introducing business cross-culturally, disparages, in *Christian Mission and Economic Systems*, simple business solutions as ‘the economization of social justice’⁵⁰—too simple by half, he says. He argues instead for political advocacy. At the same time, he cannot help but express his grudging respect for agriculturist ‘poverty fighter’ Paul Polak’s simple business approach, writing

Nevertheless, this ‘business’ approach is important to explore, since the material impact can be significant. One need look no further than Paul Polak and his International Development Enterprise, in existence since 1981, and their strategy of jumping over the complexity of the problems causing poverty to focus simply on helping small farmers make more money off their farms. The improvements in appropriate technology and marketing of products that they support increase income, which by itself can lead to more opportunities for the farmers and their families.⁵¹

Paul Polak claims to have ‘effectively ended the poverty of 17 million dollar-a-day rural people’⁵² through simple business solutions which helped the rural poor help themselves. Polak rejects what he calls the ‘three great poverty eradication myths’ that, first, ‘we can donate people out of poverty’, second that ‘urban-centered industrial growth’ and national GDP will solve rural poverty, and, third, that ‘big business will end poverty.’⁵³ Doing the little things, getting involved on-the-ground directly with the locals, and helping them then turn a profit is what he is all about.

Is this, then, perhaps a way to bypass the problems of macro-cultural risks seen in the Hawaii scenario?

4.3 Question 3: Business success—is its key culture or is it legal-political structures?

Questions one and two of this section addressed the question of the cultural appropriateness of certain business values and practices. Question three here steps back and asks which is more important for shaping a culture's economic progress—its cultural values/practices or its political/economic structures and policies?

This question has been the subject of a very active debate in the scholarly world. Two advocates of business solutions have come up with very different answers: for Lawrence Harrison, former USAID director in Latin America and director of Tuft University's Cultural Change Unit, it comes down to 'culture'; whereas for Peruvian economist Hernando de Soto it comes down to 'legal structures'.⁵⁴ Outer structures or inner values? Perhaps it is a little like saying: 'Which is more important—the skeleton or the body's soft organs? And, what is more important for the omelet—the eggs or the pan?' One cannot choose; both are important. Along these lines, Harrison, co-laboring with Samuel Huntington (of *The Clash of Civilizations* prominence) noted:

Perhaps the wisest words on the place of culture in human affairs are those of Daniel Patrick Moynihan: 'The central conservative truth is that it is culture, not politics, that determines the success of a society. The central liberal truth is that politics can change a culture and save it from itself.' . . . The key issue thus is whether political leadership can substitute for disaster in stimulating cultural change. That political leadership can accomplish this in some circumstances is exemplified in Singapore.⁵⁵

These seem sage words, and are the approach adopted by this paper.

5.0 Some Ways Forward

The material above sets the big-picture context for how Christians should think biblically about wealth creation in relation to culture. This next section builds on this foundation by suggesting more specific attitudes and attributes we need as we move from thinking about cross-cultural wealth creation to actually engaging in it. This demands wisdom. Christians believe God is the source of all wisdom, and that we can access his wisdom through his Word, his Spirit, and through the wisdom he has imparted to others. Looking to his Word—and to practitioners who have sought to apply this Word—several items emerge very strongly.

5.1 Kingdom Values Trump Mere Cultural Values

All the participants and all the case studies used in this paper show a very strong adherence to the supremacy of Kingdom values over culture. Biblical wealth creation demanded, even in challenging cross-cultural situations, that whenever a cultural value came into conflict

with a cultural norm, then the cultural norm must bow. Biblical values were transcendent and universal.

Unsurprisingly, empirical research by secular sources has echoed this insistence on the reality of universal values. Rushworth Kidder's research with the Institute for Global Ethics, for instance, shows five core values shared universally: honesty (or truth or integrity), responsibility, respect, fairness, and compassion.⁵⁶

Amongst the practitioners we interviewed,⁵⁷ the most commonly noted biblical values relevant to the task of wealth creation were the following:

(a) Integrity

The issue of 'corruption' is frequently mentioned as a chief concern. Its reality was clear, and numerous business leaders expressed their determination to fight it, even at the cost of significantly endangering the official permissions necessary for their projects. Encouragingly, despite the risks, there were numerous testimonies of the eventual success of these same projects. Moreover, their stance for integrity earned them the added advantage of the good reputation, both for their businesses and the God they represented.

(b) Hard work

Hard work was equally cited as a biblical value key to successful wealth creation. As one cross-cultural start-up entrepreneur put it:

A key finding has been that Christian employees either really excel and work hard or they do not fit with the company work ethic and expectations. The solution has been to introduce a trial period for new workers that is taken seriously. In the past they have needed to fire many workers, particularly who have come from ministry backgrounds, because their work ethic and professional growth did not meet company standards.⁵⁸

It is a shame to hear that some from 'ministry backgrounds' do not always have a good work ethic, despite biblical admonitions like, 'A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a thief and scarcity like an armed man' (Prov 24:33).

(c) Profit

It almost goes without saying in the context of 'wealth creation' that making a 'profit' is a biblical value. It is both necessary and legitimate. Profit is not a dirty word. Profit is the surplus remaining after the total costs are deducted from total revenue.⁵⁹ Profit has to do with 'surplus'—that which is over and above our bare consumption needs—and without surplus there is nothing available for future investment. It is the 'seed' which can be sowed, rather than consumed (see 2 Cor 9:10-11⁶⁰). It is this surplus, this increased return on initial investment, which Christ applauded with a 'well done' when seeing one whose approach was, 'Master, you delivered to me five talents; here I have made five talents more' (Matt 25:20).

Without a profit there is no wealth, and without wealth there is no counteracting poverty. Energetic efforts to roll back poverty entail the equally energetic embrace of the profit motive.

(d) Relationships

Biblical wealth creation not only prioritizes profit; equally, it prioritizes relationships. Biblical wealth creation has multiple bottom lines; its only concern is not money. Numerous case studies evinced this relational component through their concern for ‘servant leadership’, for ‘employee empowerment and development’, for team-building, for building a ‘flat’ organization that gave employees easier access to top leadership. ‘We do not want to make robots but life-long friends,’ said one entrepreneur.

At the same time, this combining of the priority of profit with a priority on relationships proved to be one of the most difficult challenges—specifically when it came to the point of needing to fire someone. Strikingly, this challenge, was not basically a cross-cultural issue; rather it was a basic human issue. It proved no easier for a caring and conscientious boss to fire an employee in his own culture than it was firing someone cross-culturally. The cross-cultural situation added a few more layers of complexity, but the basic human pain and struggle was the same.

It is a pain that cannot be avoided. Business leaders have been entrusted with the well-being of an organization and the livelihood of the employees who depend on the survival of that organization. They cannot, then, avoid the difficult decision of dismissing employees who do not fit the demands of that organization and even endanger its well-being.

While many speak of some cultures being ‘task-oriented’ and others ‘relationship-oriented’,⁶¹ biblical wealth creators must have both goals in view. God is both. Wealth creation has a task in view; it is there to take God’s material world in order, and make it produce—all in line with God’s original command to, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over . . . every living creature that moves on the ground The Lord God took the man and put him in the Garden of Eden to work it and take care of it’ (Gen 1:28; 2:15). But the point of this material world is to serve people, and the relationships they engage in. Neither can be forgotten.

(e) Cultural change

Implicit in some of the points above, is that cultures do not remain frozen; they need to change and grow even as individuals do. What the Bible says about individuals—‘Do not be conformed to the world, but be transformed by the renewal of your mind’ (Rom 12:2)—also applies to whole cultures. Changing the way we think is a must for Christians. It is unavoidable, and it is demanded. We must not be afraid, then, of challenging cultural norms.

This is true generally, but it is also true when it comes to the values and attitudes required for wealth creation. Change comes at many levels: sometimes at the simpler, narrower level of mere techniques. One development specialist—himself a Filipino—in the Philippines

helping local farmers to improve their cash crops and access to markets insisted they ‘had to change and learn modern techniques’. Traditions need to be respected, but when they become iron fetters preventing human development, they need to be overthrown. Bruce Olson’s agricultural and medical advances with the stone-age Motilones story (see earlier in this article) illustrated how this could be done without destroying the culture itself. Without change there is no progress.

Sometimes the need for cultural change comes at a far deeper, root worldview level than merely the level of techniques. So, for instance, several case studies in the Philippines and Cambodia remark on the necessity of overthrowing the ‘fatalism’ entrenched in a culture. ‘Poverty is in the mind’ one development expert noted. Another entrepreneur, reflecting on his years in Buddhist Cambodia, observed that the people there tended to be extremely creative and entrepreneurial at the level of ‘survival’. That is where it stopped however. Any hope or plans for economic betterment beyond mere survival were virtually non-existent. There could be many reasons for this: a Buddhistic fatalism, Cambodia’s recent and horrific internal wars, a long-standing inequality built into society such that ‘ordinary people . . . felt they should not have aspirations beyond their rank.’⁶²

Whatever the cause, it seemed clear that liberation from this ‘thriving versus mere surviving’ mentality came far more readily when their fatalistic worldview was shaken and reversed by a Christian worldview rooted in a) a creative God who ruled both the natural and supernatural world, b) an all-powerful God who loved them personally, and c) a God who had a personal plan for their life which he was actively implementing in cooperation with each believer. Preaching the gospel is a practical tool for empowering nations!

5.2 Culture Complicates/Enriches These Values

The attributes listed above apply to every culture. However, the way they work out can be quite different in different cultures. Culture both enriches and complicates these universal values; how they express themselves can be different in different cultures. Wealth creators need to be sensitive to this.

(a) Integrity and guanxi

For instance, balancing the relationship-with-integrity values can look quite different in a Western context than in a Chinese context where *guanxi* (roughly translated ‘relationships’) is so central. *Guanxi* is almost universally considered a vital component of business relationships in China.⁶³ But given that *Guanxi* functions by the interchange of ‘small favors back and forth, leading to larger favors’,⁶⁴ it can be perplexing to combine this cultural value with the demand for integrity—understood in the West to be the sidelining of affective relationships for the sake of impersonal, objective task evaluations. So Nora Hughes, when working with Intel in China with their standard of ‘zero tolerance for corruption’, taught their site managers that ‘nothing could be received from a vendor, not even a moon cake’. Sounds like a high-minded insistence on integrity, but its outworking was different:

If my driver's mother baked me moon cakes at the Autumn festival I could not accept them because there was a zero tolerance for bribery and the driver was a vendor. But from the Chinese point of view, I was rude.⁶⁵

Rude! This interpretation of integrity ran directly counter to the Chinese understanding of good relationships and translated into a disrespecting of persons. Now that does not sound very Christian.

(b) Relational and task interweaving

And while biblical wealth creation will stress both task and relationships, the way they will work out can be quite different. We are reminded of this when Senior Affiliate Professor Erin Meyer illustrates the familiar distinction between task-based and relational-based cultures with a case study from interviewee Ren in China:

In Ren's culture, personal trust fundamentally shifts the way the two parties conduct business. By contrast, American managers make a concerted effort to ensure that personal relationships do not cloud the way they approach business interactions—in fact, they often deliberately restrict affective closeness with people they depend on for economic resources, such as budgeting or financing. After all, in countries like the United States or Switzerland, 'business is business'. In countries like China or Brazil, 'business is personal'.⁶⁶

(c) Old and new within the same culture

A further complexity to culture's impact is that it is always changing. Moreover, within the same culture can be differing values according to one's rural-urban identity or one's age group, and all these changing at different rates. Nora Hughes' experience in China largely echoed the research of Shuang Liu, to the effect that:

Liu examined two State Owned Enterprises (SOEs) and found that there were generational differences between those who had belonged to the SOE prior to the reforms and those who joined after the reforms began (S. Liu, 2003). She examined the themes of hierarchy, family and equality and found they were the same in both generations. However, Bureaucracy, harmony, security, loyalty and stability were different. For the most part the younger group found bureaucracy a waste of time, valued higher performance rather than harmony, trusted more in their own ability in the marketplace than the SOE security system, was less loyal to the SOE, and felt that change was good.⁶⁷

(d) Global/local together

Within changing cultures one sees the interweaving of the global and the local. Recently we had a conversation with a mission leader telling us of his Samoan colleague raising his family in the United States. This Samoan had been contacted by his tribal elders back in Samoa upon the death of their chief, asking him to take up the chieftainship of the tribe. He agreed, but on one condition: that he be able to remain in the United States. The tribe agreed. Today, the interweaving of the local with the global is a fact. The modern is mixing with the

traditional, the West with the East and the North with the South. Introducing cultural change is a reality, a benefit, and a challenge. “Cultural purity” is no longer the gold standard it used to be for so many anthropologists.

(e) Three sensitive issues

But this mixing of cultures commonly involves three sensitive issues:

- communication: direct versus indirect
- identity: group versus individual
- leadership: hierarchical versus informal

Some cultures are comfortable with extremely direct talk about weaknesses, failures and performance that needs to change, interruptions are accepted, disagreements are welcomed; other cultures approach these subjects only slowly and inferentially. Some researchers identify these preference characteristic of an ‘information-oriented’ culture (where the focus is on the non-relational facts pertinent to a task) in contrast to a ‘relationship-oriented’ culture (where who is related to whom in what way is a key factor in communication styles).⁶⁸ Clearly, this contrast has large implications for the communications so necessary to wealth creation—negotiations conducted between business as well internal communications within a business.

A culture’s individualistic versus collectivist orientation is also relevant:

‘Individualism . . . pertains to societies in which the ties between individuals are loose: everyone is expected to look after himself or herself and his or her immediate family.’ (Hofstede, 1991). Its opposite is collectivism, where group membership and cooperation are paramount.⁶⁹

Hofstede explains:

In a collectivist culture, an employer never hires just an individual, but rather a person who belongs to an in-group. The employee will act according to the interest of this in-group, which may not always coincide with his or her individual interest. . . . The hiring process in a collectivist society always takes the in-group into account. Usually, preference is given to hiring relatives, first of all of the employer.⁷⁰

This stance helps explain one incident Nora Hughes initially found puzzling while with Intel in China:

I had hired a Filipina woman in the OD department and had the opportunity to hire another, whom I knew was qualified. The Chinese were not happy with that prospect because they felt we would end up with the Filipinos sticking together to the Chinese’ downfall, as the HR manager was also a Filipina.⁷¹

In navigating this relational minefield, Nora Hughes had to balance several legitimate values: the task-effectiveness for Intel as an organization, relationships with her Chinese workers, and respect not only for the relationships with but the gifting of her Filipina job-applicants.

The hierarchical versus formal nature of a culture's leadership expectations are also relevant. Hofstede explains:

In small-power-distance countries, there is limited dependence of subordinates on bosses, and there is a preference for consultation. . . . The emotional distance between them is relatively small: subordinates will rather easily approach and contradict their bosses. . . . In large-power-distance countries, there is considerable dependence of subordinates on bosses. . . . In these cases the emotional distance . . . is large; subordinates are unlikely to approach and contradict their bosses directly.⁷²

This clearly impacts how one does employee work reviews: the fear factor on the part of the employee could be crippling if not approached correctly. It also impacts the extent and way one tries to move toward a 'flat organization'.

Culture, then, does not negate the universality of biblical standards, but it does affect how they are implemented.

5.3 Finding a Local Mentor

In finding our way forward through this culture maze, finding the right mentor is a treasure. We often need someone who knows the cultural sensitivities and is alert to communication signals to which we, as foreigners, may be deaf. We must acknowledge our need for help here. Humility and listening to others are our best way forward: 'The way of fools seems right to them, but the wise listen to advice' (Prov 12:5).

God has richly supplied us with sources of wisdom, if we will but listen. In Matthew 23:34 we read: 'Therefore I am sending you prophets and wise men and teachers.' Similarly, in Ezekiel 7:26 it is written, 'They will try to get a vision from the prophet; the teaching of the law by the priest will be lost, as will the counsel of the elders.' Both passages summarize the different ways God guides us: 1) the prophet's vision (Spirit the focus), 2) the priest's teaching (God's Word the focus), and 3) elders' counsel (common-sense experience the focus). If we will listen to all of these, we will be much better equipped to tackle the cultural challenges involved in addressing one of the many purposes of God's heart: wealth creation for the holistic transformation of peoples and nations.

Appendix

Consultation on Wealth Creation (CWC): Background and Context

The CWC was not just an event. The Consultation held in Thailand, in March 2017, was a part of a consultative process, which in turn is part of broader, longer, and on-going conversations related to issues like the church, business, poverty, wealth creation, and missions.

Therefore, it is important to understand the background and context of each CWC report. They are important pieces of a bigger puzzle. To understand the picture that is emerging, as we put the pieces together, one needs to see some of the other key pieces.

The CWC is yet another outcome of the historic commitments adopted in the Lausanne Covenant of 1974. Here, while committing themselves to the importance of evangelism, evangelicals also expressed repentance for ‘having sometimes regarded evangelism and social concern as mutually exclusive’. Wealth creation for the economic betterment of our world is one of those neglected social concerns; and it is this that the CWC addresses.

All CWC participants were presented with a list of required reading. These readings all related to the **CWC assignment** of exploring the *Role of Wealth Creation in Holistic Transformation of People and Societies*.

The CWC was partly a follow up of the *Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel* held in April 2014. Thus, all needed to be familiar with the **Atibaia Statement**: <https://www.lausanne.org/content/statement/atibaia-statement> (more information below).

The Lausanne Global Consultation on Wealth Creation was in collaboration with BAM Global, and thus some of its work and reports were included in the required reading.

‘Why Bother with Business as Mission’, by Mats Tunehag

<http://matstunehag.com/wp-content/uploads/2011/04/Why-Bother-with-Business-as-Mission-v-18-April-2017.pdf>

The executive summaries of three BAM Think Tank Reports

- Biblical Foundations for Business as Mission
<http://bamglobal.org/report-biblical/>
- Business as Mission and the end of Poverty
<http://bamglobal.org/report-bop/>
- Business as Mission in Haiti
<http://bamglobal.org/report-haiti/>

CWC is linked with three other global consultations that dealt with similar issues, held 2004, 2009, and 2014.

The Lausanne BAM Issue Group

The first BAM Global Think Tank was held under the auspices of Lausanne. The Business as Mission Issue Group worked for a year, addressing issues relating to God's purposes for work and business, the role of business people in church and missions, the needs of the world and the potential response of business. It summarized its findings in the **BAM Manifesto** (2004). Here are a few excerpts, to illustrate a growing consensus among leaders that wealth creators are called by God to serve in business.

- *We believe that **God** has created all men and women in His image with the ability to be creative, creating good things for themselves and for others—this includes business.*
- *We believe in following in the footsteps of **Jesus**, who constantly and consistently met the needs of the people he encountered, thus demonstrating the love of God and the rule of His kingdom.*
- *We believe that the **Holy Spirit** empowers all members of the **Body of Christ** to serve, to meet the real spiritual and physical needs of others, demonstrating the kingdom of God.*
- *We believe that God has called and equipped business people to make a **Kingdom** difference in and through their businesses.*
- We believe that the **Gospel** has the power to transform individuals, communities and societies. Christians in business should therefore be a part of this holistic transformation through business.
- We recognise the fact that poverty and unemployment are often rampant in areas where the name of Jesus is rarely heard and understood.
- We recognise that there is a need for job creation and for multiplication of businesses all over the world, aiming at the quadruple bottom line: spiritual, economical, social and environmental transformation.
- We recognise the fact that the church has a huge and largely untapped resource in the Christian business community to meet needs of the world—in and through business—and bring glory to God in the market place and beyond.
- See also **BAM Manifesto**:
<http://matstunehag.com/wp-content/uploads/2011/04/BAM-MANIFESTO-2.pdf>.

Wheaton Consultation

A global consultation on **Business as Integral Calling** was held in Wheaton, Illinois in October 2009. It brought together leaders from the realms of business, non-profit organizations, and Christian ministry with theologians and academic leaders in business, economics, and missions. Excerpts from the **Declaration**:

- **Lamentations**
- We lament that the church and business itself have undervalued business as a vehicle for living out Christ's calling, and have relied excessively on non-profit approaches that have resulted in dependence, waste, and an unnecessary loss of human dignity.
- **Celebration of Faith and Hope**
- *We celebrate the growing movement of people seeking to be used by God and to deploy business economic activity for God's Kingdom.*
- *Business can create value, provide the dignity of work, and transform communities by improving livelihoods.*
- *Business can be an integral calling to proclaim and demonstrate the Kingdom of God by honoring God, loving people, and serving the world.*
- *Business can also provide a powerful opportunity for the transformation of individuals to achieve their full potential for creativity and productivity and to flourish and experience a life of abundance as envisioned by the Kingdom of God.*
- *Business can be used to help restore God's creation from its degraded state.*
- ***It is our deep conviction that businesses that function in alignment with the core values of the Kingdom of God are playing and increasingly should play an important role in holistic transformation of individuals, communities and societies.***
- See also **Wheaton Declaration:**
<http://matstunehag.com/wp-content/uploads/2017/05/Wheaton-Declaration.pdf>.

Atibaia Consultation

Wealth creation and distribution were discussed as part of the **Lausanne Global Consultation on Prosperity Theology, Poverty and the Gospel** held in Atibaia, Brazil in 2014. The consultation affirmed that sharing wealth is good and biblical, but wealth distribution is too often our main response to meeting peoples' needs. It identified the need to seek increasingly to understand how businesses can bring solutions to global issues, including poverty and human trafficking. The notion of simplicity as a universal value was also challenged, and needed to be addressed further.

The **Atibaia Statement** is quite long, but here are a few excerpts related to wealth creation, business and the poor.

- *Christians are called not only to give and share generously, but to work for the alleviation of poverty. This should include offering alternative, ethical ways, for the creation of wealth and the maintenance of socially-responsible businesses that empower the poor and provide material benefit, and individual and communal dignity. This must always be done with the understanding that all wealth and all creation belong first and foremost to God.*



- *We acknowledge that, in the global market economy, one of the most effective tools for the elimination of poverty is economic development, and yet evangelicals have often failed to promote value-driven business solutions to poverty.*
- *How can we more effectively work for the establishment of creative, ethical, and sustainable business endeavors in the fight against poverty?*
- See also **Atibaia Statement:** <https://www.lausanne.org/content/statement/atibaia-statement>.

Endnotes

¹ Editor's Note: In the Manifesto, 'Church' (with uppercase) and 'church' (with lowercase) are used intentionally, the former denoting the global Church and the latter the local church.

² Other papers in this series explore the biblical roots and meaning of wealth creation. This paper will simply assume both its legitimacy and importance.

³ Don Richardson, 'Do Missionaries Destroy Cultures?' in R.D. Winter and S.C. Hawthorne (eds.), *Perspectives on the World Christian Movement*, 3rd ed. (Pasadena, CA: Wm. Carey Library 1999), 460-68.

⁴ Geert Hofstede, Gert J. Hofstede and Michael Minkov, *Cultures and Organizations: Software of the Mind* (New York: McGraw Hill, 2010), 5. And see R. Winter and S. Hawthorne, eds., *Perspectives on the World Christian Movement: a Reader, Revised Edition* (Pasadena, CA: William Carey Library, 1992), C-163 (citing the Willowbank Report).

⁵ Lawrence Harrison and Samuel Huntington, eds., *Culture Matters: How Values Shape Human Progress* (New York: Basic Books, 2000), xiii-vi.

⁶ Marshall Sahlins, *Apologies to Thucydides: Understanding History as Culture and Vice Versa* (Chicago: University of Chicago, 2004), 116-21.

⁷ Peter Berger, *The Capitalist Revolution: Fifty Propositions About Prosperity, Equality and Liberty* (Aldershot, Hants: Wildwood House, 1987), 7.

⁸ Missiologist Andrew Walls identified the tension between the embrace of both heaven and earth as the tension between the gospel's 'indigenizing principle' and its 'pilgrim principle'. Andrew F. Walls, *The Missionary Movement in Christian History: Studies in the Transmission of Faith* (New York: Orbis, 1996), 7-9.

⁹ James Wilson, *A Missionary Voyage* (London: T. Chapman, 1799), 3-4, xciii-iv.

¹⁰ Hiram Bingham, *A Residence of Twenty-One Years in the Sandwich Islands: Of the Civil, Religious, and Political History of Those Islands* (Clarendon, VT: Tuttle Publishing, 2013), Kindle edition, loc. 3719-20.

¹¹ Walls, *Missionary Movement*, 106.

¹² Many of the best missionaries were aware of this danger, and sought to avoid it. So William Carey wrote to his son Felix who, from 1807, had begun to transfer his mission focus from India to Burma: 'Be meek and gentle among the people. Cultivate the utmost cordiality with them as your equals. Never let European pride and superiority appear at the Mission House, Rangoon.' Basil Miller, *William Carey: the Father of Modern Missions* (Minneapolis: Bethany, 1980), 107.

¹³ Brian Stanley, *The Bible and the Flag* (Leicester: Apollos, 1990), 165-67.

¹⁴ Walls, *Missionary Movement*, 110.

¹⁵ Walls, *Missionary Movement*, 109.

¹⁶ Timothy Richard, *Forty-Five Years in China: Reminiscences* (New York: Stokes Co., 1916)(Reprinted BiblioLife), 7. On the rising conflict between a 'church mission' and a 'kingdom vision' during this second era of evangelical missions, see Ralph D. Winter, 'Three Mission Eras: And the Loss and Recovery of Kingdom Mission, 1800 – 2000', in *Perspectives on the World Christian Movement: A Reader*, 4th ed., ed. Ralph D. Winter and Stephen C. Hawthorne (Pasadena, CA: Wm. Carey Library, 2009), 263-78.

¹⁷ Ralph Winter, 'The Story of Two Very Different Missionaries to China', *Mission Frontiers* (Nov.-Dec. 2008): 12-13.

¹⁸ Bruce Olson, *For This Cross I'll Kill You* (Carol Stream, IL: Creation House, 1973), 155.

¹⁹ Hofstede, *Cultures and Organizations*, 25.

²⁰ Marshall Sahlins, 'Hunter-Gatherers: Insight from a golden affluent age', *Pacific Ecologist*, Winter (2009): 3-8, 3 (the article is an abridgement from his 1972 book *Stone Age Economics*).

²¹ Sahlins 2009:5.

²² All quotations above taken from David Kaplan, 'The Darker Side of the 'Original Affluent Society'', *Journal of Anthropological Research*, Vol. 56, No. 3 (Autumn, 2000): 301-24, 305-7, 310, 314: <http://kk.org/mt-files/reCCsearch-mt/kaplan-darker.pdf>.

²³ Ralph Kuykendall, *The Hawaiian Kingdom: 1778-1854, Foundation and Transformation*, vol. I. (Honolulu, University of Hawaii Press Kuykendall, 1938), 179-81.

²⁴ Bruce Olson, *Bruchko and the Motilone Miracle: How Bruce Olson Brought a Stone Age Tribe into the 21st Century* (Lake Mary, FL: Charisma House, 2006), 53.

²⁵ Olson, *Bruchko and the Motilone Miracle*, 38, 16-17.

²⁶ Olson, *Bruchko and the Motilone Miracle*, 181-83.

²⁷ Kaplan, 'The Darker Side of the "Original Affluent Society"', 315-17.

²⁸ Douglas Wilson, 'Western Mission-established Churches and Ministry in Mali's Collectivist Economy', in John Cheong and Eloise Meneses, eds., *Christian Missions and Economic Systems: a Critical Survey of the Cultural and Religious Dimensions of Economies* (Pasadena, CA: William Carey Library, 2015), Kindle edition, loc. 3048-51 (italics added).

²⁹ 'Crossroads Work in Mali', Crossroads International, available at:

<https://www.cintl.org/sslpage.aspx?pid=296>. Even the more optimistic World Bank article of 2013 points out Mali's poor performance compared to the rest of Africa: in Mali, 'Access to services has improved substantially ... but is still well below Sub-Saharan Africa averages', and educationally it 'remained well below African standards.' (R. Swinkel, 'Poverty in Mali in the 2000's a Success Story?' (May 2013). Available at: https://www.researchgate.net/publication/265054447_POVERTY_IN_MALI_IN_THE_2000'S_A_SUCCESS_STORY.

³⁰ Wilson, 'Western Mission', loc. 3054-57, citing Maranz, *African Friends*, 2.

³¹ David Maranz, *African Friends and Economic Matters* (Dallas: SIL International, 2001), 2.

³² Not all in our consultation agreed that this Isaiah portion was relevant, suggesting it was used out of context. This writer, however, judged that though it was indeed used for another purpose by Isaiah, the use in this paper is still relevant as the base principle still stands, no matter how it is applied: that a) economic reality must be recognized and b) that understanding these economic realities can come from God himself.

³³ Robert Andolina, 'The values of water: Development cultures and indigenous cultures in highland Ecuador', in *Latin American Research Review* 47, (2012) no. 2: 3-26, 5-6, 12.

³⁴ Patrick V. Kirch, *A Shark Going Inland is My Chief* (Berkeley: University of California Press, 2012), 125.

³⁵ Jonathan K. Osorio, *Dismembering Lāhui: A History of the Hawaiian Nation to 1887* (Honolulu: University of Hawai'i Press, 2002), 150. On the primacy of 'birth-order status', see Kirch, *A Shark Going Inland*, 228-29.

³⁶ George Kanahale, *Kū Kanaka, Stand Tall: A Search for Hawaiian Values* (Honolulu: University of Hawaii Press, 1992), 42-43. Kanahale noted, 'Chiefs who were defeated in battle . . . could lose their mana and position. . . . Thus, an unmistakable and ruthless efficiency entered into the way Hawaiians of old dealt with the world of the sacred.' Kanahale, *Kū Kanaka*, 42-43.

³⁷ See 'What is entrepreneurship?' *Business News Daily*, url: <http://www.businessnewsdaily.com/2642-entrepreneurship.html> and <http://www.businessnewsdaily.com/7275-entrepreneurship-defined.html>

³⁸ Andolina, 'The values of water', 16-17.

³⁹ See <http://www.migrationpolicy.org/article/ecuador-diversity-migration>. This site also explains, 'Like many countries in Latin America, Ecuador in the 1970s experienced economic growth and improved living conditions. But in the early 1980s, oil prices collapsed, causing a debt crisis, an increase in inflation, and a dramatic decrease in wages. The crisis, Ecuador's first since 1960, was particularly onerous on subsistence farmers, thousands of whom opted to emigrate as a result.' Central America reveals a similar migration pattern. 10% of Guatemala's gross domestic product comes from the \$7.1 billion annually remitted to Guatemala by its migrants mostly living in the U.S. See Mary O'Grady, 'Central America to Obama: Good Riddance', *Wall Street Journal*, Jan. 23, 2017, url: <http://www.wsj.com/articles/central-america-to-obama-good-riddance-1485122975>.

⁴⁰ Even Dr. Bushnell, no great friend to the missionaries, writes of their coming: 'Already this Sheltered Haven [Honolulu] was gaining a reputation as the most debauched place between Canton and Valparaiso. . . . Hawaiians needed help, if they were to survive.... In 1819, neither in Hawai'i nor in any other part of the great world, no one knew, or bothered, or cared about the dying of the Hawaiian people. Then, just in time, from across the seas, the helpers came.' O. Bushnell, *The Gifts of Civilization: Germs and Genocide in Hawaii* (Honolulu: University of Hawaii Press, 1993), 264-5.

⁴¹ Kirch, *A Shark Going Inland*, 17.

⁴² See, for instance, Kirch and Sahlins on the 'coming of the whalers gave the 'lower' social sphere of commoner exchange a considerable stimulus.' Patrick Kirch and Marshall Sahlins, *Anahulu: The Anthropology of History in the Kingdom of Hawaii*, vol. 1. (Chicago: University of Chicago Press, 1992), 108. See too the observation of long-serving missionary Bond of Kohala in 1860, after stepping in at the request of the government as a land surveyor to ensure that the land, after the *Great Mahele*, fairly went to the commoners:

‘For the first ten years of our Missionary life, I bore the brunt of all their battles with their chiefish oppressors, and they were legion. I never forsook the meanest of them all, till the battle for freedom had been fought and won. . . . The gross oppressions likewise practiced by landlords upon the people, snatching their food from their mouths and seizing indiscriminately and almost with impunity anything and everything possessed by those under them, these . . . have gone.’ Ethel Damon, *Father Bond of Kohala: A Chronicle of a Pioneer Life in Hawaii* (Honolulu: The Friend, 1927), 156, 160.

⁴³ Kirch and Sahlins note that from the early 1850s, the chiefs’ prosperity began to be wiped out, even though in the land reform (the Mahele) of 1848 ‘the king and the chiefs were the big winners’, while ‘the commoners got less than one percent.’ Kirch and Sahlins, *Anahulu*, 9. The Haole received nothing.

⁴⁴ This is not to deny the Haole’s political power; not only were Haoles elected to the legislature but it was they who made up the king’s cabinet. However, it was the king himself who freely chose his advisers, and dismissed them. King Kamehameha V flexed his political muscles when, contrary to the wishes of most haole, he in 1864 abolished the existent more-democratic constitution, setting in its place one according him as monarch far more power. Even Dr. Jonathan Osorio, who argues that despite all appearances the ‘real power’ was with the haole, admits: ‘The king [Kamehameha V] in 1864, though, was quite powerful and the cabinet, including Wyllie, was deferential to his will. . . . The evident inability of the Hawaiianized haole to determine the outcome of the [constitutional] convention . . . reflected their actual weakness in confronting a determined and effective monarch . . . [possessing] the support and loyalty of the kanaka [native-born Hawaiian] citizens.’ Osorio, *Dismembering Lāhui*, 129-30.

⁴⁵ Kirch and Sahlins, *Anahulu*, 57-8.

⁴⁶ The population not only declined, it plummeted. Western diseases introduced—including, significantly, venereal disease—to a culture with few sexual inhibitions, (The anthropologist Marshall Sahlins, no friend to puritanical missionaries, comments in his *Islands of History* on the sexualization of Hawaiian, commenting on their ‘preoccupation with sex’ and noting, ‘Sex was everything: rank, power, wealth, land, and the security of all these.’ Marshall Sahlins, *Islands of History* (Chicago: University of Chicago Press, 1987), 10, 26) in combination with Hawaii’s familial structure led to a disastrous plummeting population. Conservatively reckoned, the population of Hawaii was c. 300,000 in 1778, and by the time of its first official census in 1832, it had already shrunk to 130,313. Oswald Bushnell, *The Gifts of Civilization: Germs and Genocide in Hawaii* (Honolulu: University of Hawaii Press, 1993) 266. By 1853 this number had fallen yet further to 171,015; by 1890 the figure was a mere 37,656. Sumner La Croix and James Roumasset, ‘The Evolution of Private Property in Nineteenth-Century Hawaii’, *The Journal of Economic History*, vol. 50, no. 4 (Dec. 1990): 829-52.

⁴⁷ The combination of customary restrictions on childbearing and a sudden rise of the death rate from introduced diseases . . . immediately set off a downward cycle. . . . [D]elayed marriage or postponement of settling down . . . were among a whole panoply of customary practices that inhibited childbearing and rearing, including abortion, infanticide, celibacy, and contraception. . . . [T]he family structure fell in upon itself.’ Kirch and Sahlins, *Anahulu*, 200-03.

⁴⁸ Kirch and Sahlins write: ‘The chief system was decadent, in a classic way. . . . [T]he chiefs finally managed to disaffect the common people whom they had obliged to bear the costs. By the mid-1850s, the chiefs were finished as a ruling class. The forced labor system finally did them in by empowering a parasitic throng of *konohiki* [under managers], thus impoverishing and alienating the producing people.... [T]he ruling chiefs, their wealth and authority thus undermined, could not then withstand the Haole [white foreigners]. . . . [L]ocal chiefs tried to make a go of ranching. . . . But the chiefs found it even more advantageous to lease—or after the Mahele, to sell—grazing lands to Haole, who were developing herds, ten and twenty times the size of *ali’i* cattle holdings.’ Kirch and Sahlins, *Anahulu*, 112-14, 134.

⁴⁹ Kirch and Sahlins explain the ‘production for use’ mentality by citing an old-timer Hawaiian’s observation of 1871 that, ‘If the native Hawaiian is supplied with food and clothing, he is satisfied . . . the heaven is above, the earth is below. . . . There is no need of seeking further.’ They explain this as ‘working to a classic pattern of production for use.’ Kirch and Sahlins, *Anahulu*, 29-30. It was not laziness—the unwillingness to put in the work necessary to reach one’s aspirations—but rather an expression of simplified and ratcheted down aspirations. ‘Production for use’ aims merely for subsistence needs, in contrast to ‘production for exchange’, which aims for generation of surplus (to be used then in exchange). See Paul Robbins, ed., *Encyclopedia of Environment and Society*, s.v. ‘Commodification’, (Los Angeles: Sage Publications, 2007).

⁵⁰ David Bronkema 'Flying Blind? Christian NGOs and Political Economy', in James Cheong and Eloise Meneses, eds., *Christian Mission and Economic Systems* (Pasadena: William Carey Library, 2015), Kindle edition, loc. 4423-24.

⁵¹ Bronkema, 'Flying Blind?', loc. 4423-25. Emphasis added.

⁵² Paul Polak, *Out of Poverty: What Works When Traditional Approaches Fail* (San Francisco: Berrett-Koehler Publishers, 2008), 21.

⁵³ Polak, *Out of Poverty*, 34-41.

⁵⁴ See Lawrence E. Harrison, *Underdevelopment is a State of Mind: The Latin American Case* (Boston: Madison Books, 1985), and see Hernand de Soto, *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else* (New York: Basic Books, 2000).

⁵⁵ Samuel P. Huntington, 'Cultures Count', in *Culture Matters: How Values Shape Human Progress*, eds. Lawrence E. Harrison and Samuel P. Huntington (New York: Basic Books, 2000), xiii-vi.

⁵⁶ Rushworth Kidder, 'Moral Courage, Digital Distrust: Ethics in a Troubled World,' *Center for Business Ethics*, February 7, 2005, url: <http://www.bentley.edu/sites/www.bentley.edu.centers/files/centers/cbe/kidder-monograph.pdf>.

⁵⁷ The interview and review-of-case-studies was relevant but not wide-ranging. That is a number of the practitioner-participants in the 2017 Chiang Mai consultation were personally interviewed. Additionally, numerous case studies in the Business as Mission network were read.

⁵⁸ The source of this quote is kept deliberately anonymous.

⁵⁹ 'Profit – Definition.' *BD – Business Dictionary*, <http://www.businessdictionary.com/definition/profit.html>.

⁶⁰ The apostle Paul writes here, 'Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.' Implicit in this verse is the assumption that the purpose of God's provision of seed is 'surplus'; that is, that the harvest which he has blessed is not all to be consumed as bread but some is to be 'extra', reserved for future sowing.

⁶¹ Richard Gestland, *Cross-Cultural Business Behavior*, rev. ed. (Copenhagen: Copenhagen Business School Press, 2012).

⁶² Hofstede, *Cultures and Organizations*, 63.

⁶³ Languatics, 'Want to Capitalize on China? You Better Have Good Quanxi.' *Forbes*, March 15, 2012, url: <https://www.forbes.com/sites/languatica/2012/03/15/want-to-capitalize-on-china-you-better-have-good-guanxi/#77a258db53ca>; Anthony Goh and Matthew Sullivan, 'The Most Misunderstood Concept in China,' *Business Insider*, Feb. 24, 2011, url: <http://www.businessinsider.com/the-most-misunderstood-business-concept-in-china-2011-2?IR=T>.

⁶⁴ Nora Hughes, 'Chinese Social Networks: *Guanxi* and Western Management', *Depth Papers*, (paper presented as background research to PhD), 2007, Fielding University, 15.

⁶⁵ Nora Hughes, email message to author, March 22, 2017.

⁶⁶ Erin Meyer, *The Culture Map: Breaking Through the Cultural Boundaries of Global Business* (New York: PublicAffairs, 2014), 170.

⁶⁷ Nora Hughes, 'Chinese Social Networks', 4, citing Shuang Liu, *Cultures within Culture: Unity and diversity of two generations of employees in state-owned enterprises*, *Human Relations*, 56(4), 2003, 387-417.

⁶⁸ Alan M. Rugman, *The Oxford Handbook of International Business*, 2nd ed. (Oxford: Oxford University Press, 2009), 510; Jennifer Chandler and John Graham, 'Relationship-Oriented Cultures, Corruption, and International Marketing Success', *Journal of Business Ethics*, February 2010, doi: 10.1007/s10551-009-0152-7, url: https://www.researchgate.net/publication/225723011_Relationship-Oriented_Cultures_Corruption_and_International_Marketing_Success.

⁶⁹ Chandler and Graham, 'Relationship-Oriented Cultures'.

⁷⁰ Hofstede, *Cultures and Organizations*, 119-20.

⁷¹ Hughes, 'Chinese Social Networks', 15.

⁷² Hofstede, *Cultures and Organizations*, 61.