

WEALTH CREATION AND THE POOR

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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.

Global Consultation on Wealth Creation for Transformation Series:

- Wealth Creation and the Poor
- Role of the Church in Wealth Creation
- Wealth Creation: Biblical Views and Perspectives
- Wealth Creation and the Stewardship of Creation
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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 Tunevag
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.ⁱ

- 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: Wealth Creation and the Poor

[Quotes in italics are excerpts from the report, unless otherwise stated.]

God has always shown a concern for the poor. It is clear in laws, commands, and prophetic actions in the Old Testament. Jesus and the New Testament affirm this. Jesus even emphasized the critical importance of concern for the poor and needy from the very outset of his ministry (*cf* Luke 4:18-19). Thus, as the *Wealth Creation Manifesto* states, *'wealth creation must always be pursued with justice and a concern for the poor.'*

The church has for 2,000 years practically demonstrated love for the poor, albeit primarily through charity responses. The report gives some glimpses of these interventions.

Poverty can be seen as the absence of *shalom* (peace, harmony, wholeness, completeness, prosperity, and safety) in all its meanings. It is not just a matter of money; it can also include spiritual and social poverty. The report also discusses the difference between absolute and relative poverty, as well as various causes to poverty.

From the Manifesto: *'Wealth creation through business has proven power to lift people and nations out of poverty.'*

History clearly shows that increased production of goods and services lift people and nations out of poverty. There is biblical support for this strategy. This kind of wealth creation is correlated with life expectancy, less diseases, higher literacy, and healthier environment. Aid alone cannot achieve this.

The church has most often *'responded to poverty and suffering through charity and aid for temporary and short-term relief. Yet, more often than not, that response has not addressed long-term needs, such as employment, and even worse, these interventions have hurt detrimentally instead of helping.'*

Historically, the church has mainly been involved in wealth distribution, and overlooked the importance of wealth creation. *'Imagine the increase in impact if the church fully embraced its mission to create wealth in addition to the distribution of wealth.'*

Our individual response to poverty is reviewed from various aspects, whether we are rich or poor.

This report goes on to argue for a *'need to continue making this crucial shift, from the giver-receiver mentality to a truly dignified approach to walk alongside people as they work themselves out of poverty.'* To that end, *'it is time to engage, affirm and support a global movement of entrepreneurs and businesses of all sizes.'*

We recognize the intimate relationship between work and worship. God created us to be creative, also in business; and wealth can and should be created. From the Manifesto:

‘Wealth creation is a holy calling, and a God-given gift, which is commended in the Bible.’

Wealth creation is good when done for God and for people. *‘God is not opposed to money and wealth, but he is opposed to wealth wrongfully gained and wrongful attitudes towards it. However, for the purpose of this paper, we are focusing on wealth that honors God in its creation as well as distribution.’*

The report also deals with prosperity theology and liberation theology. It examines these concepts through the lens of the biblical creation mandate.

Entrepreneurs, professionals and businesses are essential for the creation of wealth. From the Manifesto: *‘Good business has intrinsic value as a means of material provision and can be an agent of positive transformation in society.’*

But the report also covers the crucial role of government for property laws and security, for infrastructure and education, as well as the importance of rule of law.

As we do business, we create financial, social, cultural, intellectual, and spiritual wealth. . . . The wealth we create has the potential to make a great difference in the lives of individuals, families, and communities. The gift and calling to create wealth is beyond a microfinance loan or a single small or medium-sized business. It is about building nations and seeking the welfare of communities.

Wealth Creation and the Poor

Joseph Vijayam, Benigno Beltran, Gebeyaw Kassa, Jeffrey Lee, Rod St. Hill, Arleen Westerhof, Jacqueline Klammer

1.0 Understanding wealth creation in the context of global poverty

If the Bible teaches anything, it is that God cares deeply about the poor and for those who are vulnerable. The Hebrew words for poor are very similar to ‘underdog’ in English. Two different words, *ebyon* and *dal*, are used to refer to the poor (Amos 4:11). *Ebyon* designates the very poor and *dal* describes those of the lower social class. Both words, however, connote ‘suffering because of oppression or exploitation’ and refer to the weaker members of society. To God, the poor are those without the worldly resources or connections to defend themselves. As a result of their weakness, the wicked often look upon the poor as fair game to exploit (Isa 10:1-2).

One of the means of oppression in biblical times was the courts. Several passages show how the poor suffered at the hands of the ‘justice’ system. The guilty party would bribe the judge who then found the innocent party (the weak) guilty (Isa 5:23). The weak would then have to pay a fine. In addition to this, the Israelites coveted real estate and took peoples’ ancestral lands unjustly (Isa 5:8). Without land (a place to live and a source of income) people became destitute and were at the mercy of those who oppressed them. All of these forms of oppression exist today. Another common form of oppression occurs with governments that are exclusive. In such cases, those in power use their positions to selectively favor friends, family, and supporters to the disadvantage of others.

One of the major forms of the rich and/or powerful exploiting the poor is (human) trafficking. Trafficking primarily involves exploitation such as forcing victims into prostitution, subjecting victims to slavery or involuntary servitude and compelling victims to commit sex acts for the purpose of creating pornography. Approximately 80 percent of trafficking involves sexual exploitation and 19 percent involves labor exploitation. Conservative estimates say that there are 20-30 million slaves in the world today. Trafficking is the third largest international crime industry (behind illegal drugs and arms trafficking) and generates a profit of USD 32 billion per year of which one half of this amount is made in developing countries. It is generally agreed that poverty and greed fuel human trafficking.ⁱⁱ

Wealth creation is therefore intrinsically related to the problem of global poverty. As we begin this paper, we need to define precisely what we mean by the terms wealth, wealth creation, and poverty.

1.1 Definitions of material wealth and poverty

(a) Definition of wealth

Wealth is traditionally defined as the abundance of valuable material possessions or resources. Wealth creation is, therefore, the amassing of these possessions and resources. In

economic terms, wealth is created by an individual, business or organization when they add more value to their outputs than the cost of all of the resources used to produce these outputs.

(b) Definition of poverty

While poverty is a complex issue, one of the more simple definitions of material poverty is not having sufficient money to provide for one's basic physical needs. Poverty, therefore, has to do with being unable to afford minimal standards of food, clothing, health care, and shelter.

Additionally, poverty may include social poverty, lack of connectedness to society or community, or moral poverty which is a lack of moral values. For the purpose of this article, therefore, poverty is defined as a condition of economic poverty in light of the generally accepted standards in the society and in the world.

1.2 Global poverty in absolute vs relative terms

(a) Absolute poverty

When we talk about poverty we also need to make a distinction between absolute poverty and relative poverty. Absolute poverty is defined as the absence of enough resources to secure basic life necessities such as food, safe drinking water, sanitation facilities, health, shelter, education, and services. Absolute poverty has to do with survival and is often referred to as extreme poverty. It is not only dependent on income, but also on access to services. In 1995, the United Nations issued a definition of absolute poverty, also called extreme poverty, destitution, or penury, as, 'A condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education, and information.' In 2015 the World Bank set the line for absolute poverty at USD 1.90 per day.ⁱⁱⁱ

(b) Relative poverty

Most of the time when we speak about poverty we are referring to relative poverty. Relative poverty also incorporates the cost of social inclusion and equality of opportunity. Peter Townsend, a British sociologist, defined it this way:

'Individuals, families, and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and the amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average family that they are in effect excluded from the ordinary living patterns, customs and activities.'^{iv}

The rich and the poor could be described in relative terms. Some people who are viewed by others to be rich feel poor because they focus on what they do not have, rather than what they already have. On the other hand, some people who look poor by general standards feel

rich and act generously because they are grateful for what they already have. In this case, it is relative poverty.

1.3 Wealth and poverty on a national level

The state of poverty can be as complex as human societies and nations. Usable or disposable income can vary from one country to another depending on its purchasing power. Even though national economies can be described through numbers since economics can be quantified and measured, income is not the only way to measure the state of poverty. There could be assets that can contribute to wealth. Moreover, poverty in income or assets could be a result of other root problems, such as unemployment, physical and mental impairment, handicap, environmentally adverse conditions, disruption or dispossession of their primary habitat, etc.

When talking about wealth and poverty on a national level, two terms are important, per capita income and gross domestic product (GDP).

The standard measure of wealth or poverty in economic terms is per capita income. Per capita income is the total market value of everything produced in a nation in a year divided by the number of people in the nation. The Democratic Republic of Congo, Somalia, and Haiti with per capita incomes USD 400, USD 600 and USD 1300 respectively are considered to be low-income nations while Switzerland, the USA, and Norway with per capita incomes of USD 45,300, USD 49,800 and USD 55,300 respectively are considered to be high-income nations.^v Generally speaking, the higher the per capita income, the more wealth people in that nation have.

GDP is defined as the market value of all final goods and services produced in a country during a period of one year. The size of a nation's GDP is the main factor that determines a nation's wealth because per capita income is calculated by dividing the GDP by the population. If the GDP rises while the population stays the same then per capita income will also rise.

GDP is increased by increasing the production of goods and services. History shows convincingly that one of the only effective ways to lift a country out of poverty is to continually increase the amount of goods and services that country produces. Using this strategy, low-income nations can be lifted to become middle-income nations and these, in turn, can be lifted to become high-income nations.

There is biblical support for this strategy. In Proverbs 31:10-31, the Bible talks about the prudent wife. She made garments and sold them, delivered sashes to the merchant, made valuable products and by doing so, increased the GDP of the nation. God also created mankind to be entrepreneurial. In Genesis 1:28 Adam was commanded to 'Be fruitful, multiply and fill the earth and subdue it, and have dominion over the fish of the seas, the birds of the air and over every living thing that moves on the earth.' The Hebrew word for 'subdue' is *kabash*. It is commonly defined as, 'to make resources from the earth and to use

them for the benefit'. In other words, Adam and Eve were to make useful products from what God had provided them from the earth.

This ability to create is part of what it means that God made us 'in his own image' (Gen 1:27). He created us to be like him to imitate him in many ways. Paul said, 'Be imitators of God, as beloved children' (Eph 5:1). God is pleased when he sees us imitating his creativity by creating goods and services from the resources of the earth.

1.4 The role of wealth in enriching lives

Research has shown that higher per capita incomes are strongly correlated with:

- longer life expectancy
- lower incidence of disease
- higher literacy rates, and
- healthier environments

The challenge therefore for every (poor) nation is to discover which goods and services it can create that people both inside and outside of their nation want and are willing to pay for.

Poor nations also need to be willing to address mindsets and practices that have kept them impoverished for generations. Dependence on foreign aid and religious and cultural practices that cultivate a worldview focusing only on the present with no regard for the future are just two examples.

1.5 Difference in meaning of wealth for the rich and the poor

Although the solution proposed above has been known for a very long time, poverty still remains prevalent in many parts of the world. Solving the problem is proving to be complicated. In the 1990s the World Bank tried a new approach. They consulted with the 'true experts' on poverty, namely the poor themselves.

They asked more than 60,000 poor people from 60 low-income countries to define what poverty meant to them. What they found was surprising. While those from rich nations tended to define wealth and poverty in terms of material things the poor did not. Instead, they described their situation using words like shame, humiliation, fear, dependence, isolation, depression, low self-esteem, etc. The poor tended to describe wealth and poverty in psychological and social terms.^{vi}

Poverty is therefore not simply a material condition, and in order to address it comprehensively, we need to take a more holistic view of the situation.

1.6 Holistic definitions of wealth and poverty

In order to do that we have to start with God, the Creator. If there is one word that describes Christianity it is 'relationships'. Our triune God is inherently a relational being with Father, Son and Holy Spirit co-existing for all eternity. As human beings made in God's image, we are also inherently relational. Jesus spoke about the first and greatest commandment being to love God with all of our being and to love our neighbor as ourselves. Three key relationships for every human being are therefore our relationship with God, our relationship with ourselves, and our relationship with others. In addition to this, Adam was commanded by God to have a relationship with creation (Gen 1:26-28). This command has never been rescinded. A fourth strategic relationship for every human being is, therefore, our relationship with the rest of creation.

From this perspective, Bryant Myers, a Christian development thinker, defines wealth as 'experiencing the fullness of life that God intended because we are being what God created us to be'. Poverty then is 'the result of relationships that do not work that are not for life, just, harmonious or enjoyable'. In other words, poverty is the absence of shalom (peace, harmony, wholeness, completeness, prosperity, and safety) in all its meanings.^{vii}

2.0 What is the Christian response to the problem of global poverty?

2.1 Biblical understanding of poverty

The Bible deals with poverty very seriously. If the number of times the Bible mentions certain topic matters, poverty is at the top of the list. Some scholars argue that it is the most frequently mentioned topic in the Bible, more than 2000 times. Whatever the number may be, poverty is so important and poor people were so dear to Jesus that he related the second coming of Christ to preaching the Gospel to the poor. 'Jesus replied, "Go back and report to John what you hear and see: The blind receive sight, the lame walk, those who have leprosy are cured, the deaf hear, the dead are raised, and the good news is preached to the poor"' (Matt 11:4-5).

The Bible mentions poverty mainly in two aspects: the causes of poverty and the responses and the responsibilities of the believers, which are discussed below.

One clear issue to mention here is that the poverty will be part of human life and human society. Deuteronomy 15:11 says, 'There will always be poor people in the land.' The Scripture states that there will always be people in poverty. There is not even a hint that it may not be the case or may be avoided, let alone be prevented. Poverty will always be there in the land and in human society. Let us examine what causes it and what we as followers of Jesus should do about it.

(a) What causes poverty?

Poverty may be God's intended purpose for certain people. God Almighty can choose to cause certain people to be born in and with poverty or any other negative state with a clear

purpose of his glory. He could also cause certain people to fall into poverty with a purpose. He gives and takes away. He is sovereign, after all. We learn this truth from the story of Jesus healing the blind man. 'As he went along, he saw a man blind from birth. His disciples asked him, "Rabbi, who sinned, this man or his parents, that he was born blind?" "Neither this man nor his parents sinned," said Jesus. "But this happened so that the work of God might be displayed in his life"' (John 9:1-3).

An alternative perspective on the interaction in John 9:1-3 is that God allowed the man to be born blind by his permissive will, *not* by his perfect will. Thus, the man's blindness was the effect of a fallen world. Jesus demonstrated that in healing the blind man, the works of God were revealed.

Being born into poverty may also be interpreted as the effect of a fallen world. It is significant that Jesus spat on the ground and made clay with which he anointed the blind man's eyes. Mixing clay with saliva was a common practice used for eye infections. It is worth considering that God might use business to 'heal' from poverty. Just as the witnesses to the blind man's healing saw Jesus engage in a common practice, so too, the poor might witness their material improvement through the common practice of entrepreneurship!

There are not many references in the Bible to the fallenness of humanity as a cause of poverty. Usually, however, in the Bible, poverty is a natural consequence of human depravity. It was depravity that planted greed, fear, and laziness in the hearts of people, and these have resulted in many negative consequences, a trap for many people. This trap includes vulnerability, powerlessness, isolation, physical weakness, and material poverty. Thus, our focus should be on man-made poverty. Man-made poverty may be derived from two causes: the self and the system of the evil world.

The self

Depravity can pollute the hearts and minds of people to be lazy. Scripture says that laziness is a destructive sin and should be avoided. 'Lazy hands make a man poor, but diligent hands bring wealth' (Prov 10:4). Lazy people refuse to work based on all types of excuses, including placing blame on the evil system to be discussed later. Scripture says that this laziness will lead to death. 'The sluggard's craving will be the death of him because his hands refuse to work' (Prov 21:25). 'They should learn lessons from the ants that are working hard and diligently' (Prov 6:6-8).

The system of the evil world

Depravity has done a lot more harm to humanity through the evil system of the world than laziness. Poverty is often not the result of the sin committed by the person who lives in poverty, but it is a sign that Satan is active in stealing, killing, and destroying in order to perpetuate poverty around the world.

Depravity caused people to be greedy in their hearts. People of corrupt hearts have become selfish, wanting to make the world circle around themselves. Corrupt people gain the power

to influence people and the system, thus wanting even more and becoming even greedier. Altogether these people of corrupt hearts form a system of the evil world.

This system of the evil world is different from the world God so loved that he sent his only begotten Son (John 3:16). It is the system of self-interest, greed, and power, resulting in abuse of people and consequent negativity in life, including poverty. Thus, believers are encouraged not to conform to the pattern of the world (Rom 12:2a) and not to love the world or anything in the world (1 John 2:15).

One might say that environmental disasters, such as floods, tsunamis, droughts, tornadoes, hurricanes, typhoons, etc., may also be a cause for poverty. Plausible as it may sound, such disasters are not directly a cause of poverty. They could create initial poverty or worsen existing poverty, but they are not a direct cause of poverty. People who face such disasters may come out of poverty while people who have never faced such natural calamities may fall into and remain in poverty. Many external factors may worsen poverty but is not a direct cause of poverty. It should be noted, however, that people in extreme poverty are much more vulnerable to external disasters than otherwise.

(b) Material vs spiritual poverty

In addition to material poverty, there is spiritual poverty. Spiritual poverty may be viewed from two perspectives: Lack of spirituality and the spiritually poor who are seeking the divine touch of salvation.

Lack of spirituality

People who have depraved hearts lack spirituality, the ability to respond to God. They cannot hear God's whispering voice, see his revelation and know his amazing love and saving grace. They are in darkness and spiritually dead. They are people of spiritual poverty. These people of spiritual poverty may often be in social poverty, which keeps them in broken relationships with other people.

The poor in spirit

Jesus said that blessed are the poor in spirit (Matt 5:3). People who declare their inability to do anything to gain God's salvation are in their spiritual bankruptcy. They are in spiritual poverty and those who recognize this condition in themselves are blessed because they yearn to change their situation.

(c) Parables that contrast the rich and the poor

The Bible illustrates the contrast between the rich and the poor, but the standard that was used to define who the rich and the poor are is unclear. Thus, we should define the standard to be the generally accepted economic one as discussed elsewhere in this article.

The most frequently used parable is the Rich Man and Lazarus depicted in Luke 16:19-31. This parable focuses on the importance of good deeds by the rich for the poor. It is the responsibility of the rich not to ignore the needs of the poor but to take care of them. This aspect of Christian response and responsibility will be further discussed later in this article.

Luke 12:13-21 describes another parable of the Rich Fool who is condemned because of his behavior of storing wealth only for himself, ignoring the need to serve God, including the implication of serving the poor. The lesson to learn from this parable is a warning against all kinds of greed and an encouragement for taking care of the needy, including the poor.

On a positive note, the Bible compliments good deeds of helping the poor as the promise of God's blessing. 'He who is kind to the poor lends to the Lord, and he will reward him for what he has done' (Prov 19:17).

2.2 Theological reflection on poverty

(a) What is Christ-like compassion all about?

When Jesus announced his ministry publicly he chose to quote from Isaiah 61 (Luke 4:18-19). He underscored the critical importance of concern for the poor and needy. In the Old Testament God revealed himself as their Refuge (Ps 14:6; Isa 25:4), Help (Ps 40:17; 70:5), Deliverer (1 Sam 2:8; Ps 12:5; 34:6; 35:10; 113:7) and Provider (Ps 10:4; 68:10; 132:15). Old Testament law makes many provisions for the poor, *eg* a laborer was to be paid daily (Deut 24:14-15), there was to be no interest charged on loans to the poor (Exod 22:25; Lev 25:35-36), a poor man's cloak used as loan security was to be returned at the end of each day (Deut 24:13), and the poor were entitled to the dignity of working for their sustenance through the laws of gleaning (Lev 19:9-10, Deut 24:19-21). In the Sabbath year debt owed by poor Israelites was to be canceled (Deut 15:1-6) and in the Year of Jubilee, real property was to be returned to its original owner (Lev 25:8-55). Furthermore, justice was to be impartial with no favoritism toward either the poor or the rich (Exod 23:2-3, 6; Deut 1:17), a theme reflected in James 2:1-9.

Although the whole body of Old Testament law, if obeyed, would eliminate poverty, the reality was that 'the poor will never cease from the land' (Deut 15:1-11). Jesus acknowledged this too (Matt 26:11; Mark 14:7). That we must respond to poverty as individuals are clear in Matthew 25:34-46. Jesus, himself, ministered to the oppressed, *eg* Samaritans (Luke 17:11-19; John 4:1-42), lepers (Matt 8:2-4, Luke 17:11-19), and widows (Luke 7:11-15; 20:45-47). He used strong language to condemn those who clung to their worldly possessions and ignored the poor (Matt 19:21; Luke 12:33; 14:12-24; 18:22).

There is no doubt that the church is, as a body corporate, also to respond to the poor with priority to 'brothers and sisters in Christ'. The early church established a community committed to ensuring that there was no want (Acts 2:44-45; 4:34-37). It is noteworthy that the method changed as the church grew and the apostles were no longer able to care for the needy (Acts 6:1-6).

Paul provides a lengthy discourse on supporting those in need in 2 Corinthians, chapters 8 and 9. The emphasis here is on Christian communities (see also Gal 6:10).

In all this, there is a strong condemnation of indolence. Instructions about the strict conditions under which widows could be 'taken into the number' are given in 1 Timothy 6:9-

16. There is a warning that indolence has eternal consequences in 1 Timothy 5:8 and an unequivocal condemnation of idleness in 2 Thessalonians 3:6-12.

(b) Gospel to the poor and the weary

In Jesus' day, there was a common belief among Jews that wealth was a sign of God's favor, which, in turn, was evidence of obeying the law. In a way, this was true: see, for example, the promise of wealth in Deuteronomy 15:4-6 and 28:1-14. The fundamental error was to believe that poverty was a sign of God's displeasure for not obeying the law. There are many references to oppression as a cause of poverty—not all poverty is the fault of the poor. Although indolence leads to poverty (Prov 6:6; 10:4-5; 14:23; 18:9; 19:15; 20:4, 13; 24:30-34; 26:13-16), something Jesus highlighted in the parable of the talents (Matt 25:26-30), oppression was railed against by many of the Old Testament prophets such as Amos, Ezekiel, Jeremiah, and Micah. The stunning statement that the sin of Sodom was to ignore the poor is made in Ezekiel 16:49. Jesus reflected all of these sentiments in the parable of the rich man and Lazarus (Luke 16:19-31).

At times simplistic, prosperity theology is analogous to the attitude that prevailed in Jesus' time. Instead of poverty being the result of not obeying the law, it is now the result of sin or lack of faith. This is far too simplistic in that it assumes that poverty is universally the fault of the poor. Yet oppression is a cause of poverty today just as it has been throughout human history. In Revelation 2:9 God sees His people in poverty and declares that they are rich, meaning that they are in no way spiritually or morally inferior.

Jesus reflected Psalms 146:7-9 in his 'great invitation' in Matthew 11:28-30, 'Come to me, all you who are heavy-laden, and I will give you rest.' The poor in his day were burdened by the interpretations of the law by the religious elites who lived opulently from the temple tax. The poor paid tax to the Romans and tax to the religious leaders when they probably should have been recipients of the tithe of the third year themselves (Deut 14:28-29).

The message of Jesus to the poor was that relief would come (Luke 6:20-23, see also Luke 18). This has a second coming fulfillment (Rev 21:4) but also a (potential) fulfillment in the current day through the generosity of the saints and the body corporate church.

(c) Faith vs works

There have been many debates about faith and works, often based on an apparent contradiction between Paul ('Therefore, having been justified by faith. . . ' Rom 5:1-2) and James ('Can faith save him?' James 2:14). However, to argue on the basis of scraps of Scripture is poor hermeneutics. In proper context, there is not really a conflict. The whole of Romans chapters 4 and 5 is a treatise on justification by grace and Abraham's early life is used as an example. James also uses Abraham to illustrate his point, but his example occurred 25 years later in Abraham's life. The key to reconciling Paul and James is in James 2:21-22: 'Was not Abraham our father justified by works when he offered Isaac his son on the altar? Do you see that faith was working together with his works and by works, faith was made perfect?' In the Greek, 'working together' is one word, *synergia* from which the English word 'synergy' is derived. In the Greek 'perfect' is *teleios* which means that which is at an

end or has reached maturity, often rendered as ‘finished’ or ‘perfect’. So, we are justified by faith, matured faith is evidenced by works, but faith without works is dead in the sense that it does not express the life of Christ, so is ‘useless’ (cf James 1:26). This is consistent with what Jesus said in Matthew 12:30-35^{viii}—‘The good man brings good things out of the good stored up in his heart. . .’—and with what Paul said in Ephesians 2:8-10—‘For we are God’s workmanship, created in Christ Jesus to do good works.’ In summary, good works are a necessary outcome of justification—justification is ‘input’, good works are ‘output’.

The passage in James makes it clear that mature or perfect faith manifests itself in obedience to God and compassionate deeds done for needy brothers and sisters. This is not to say that faith without works is not faith at all. It is ‘useless’ as is useless religion in James 1:26—‘Pure and undefiled religion before God and the Father is this: to visit orphans and widows in their trouble.’

As a practical example of how compassionate deeds might improve the life experience of the poor, consider Dr. Bruce Wydick’s research on children sponsored by Compassion International. His research, which was published in a leading economics journal,^{ix} found:

- They stayed in school 1 to 1.5 years longer than their non-sponsored peers.
- They were 27-40 percent more likely to finish secondary education than those who were not enrolled in the child sponsorship program.
- They were 50-80 percent more likely to complete a university education than non-sponsored children.
- As adults, former Compassion sponsored children were 14-18 percent more likely to be in salaried employment than their non-sponsored peers, many in ‘white collar’ jobs.
- Former Compassion sponsored children were 30-75 percent more likely to become community leaders as adults than their non-sponsored peers.
- Former Compassion sponsored children were 40-70 percent more likely to become church leaders as adults than their non-sponsored peers.

Robert D. Woodberry’s exhaustive work on the influence of ‘conversionary Protestant’ missionaries^x showed how they had a major influence (statistically 50 percent plus) on the rise and spread of stable democracy in Africa, Asia, Latin America, and Oceania. They introduced many of the foundations of democracy such as religious liberty, mass education, mass printing, newspapers, voluntary organizations, and colonial reforms. Democracy has critically important socio-economic impact because it facilitates access by the poor to systems of production and exchange.^{xi}

(d) Voices within and outside Christian tradition, with particular reference to the ‘social gospel’

The 'social gospel' is strong within some areas of recent Christian thinking, both Protestant (especially among Evangelicals) and Catholic (in the guise of liberation theology). The term describes an intellectual movement that arose in the late 19th and early 20th centuries in response to social problems such as poverty, slums, poor nutrition, lack of education, alcoholism, crime, and war. Often, adherents to the social gospel argued that large-scale (government) intervention was necessary to overcome these ills. People from other faiths and no faith have also promoted the ideas of the social gospel. The spread of social gospel thinking was eased by the fact that most of its proponents did not place much emphasis on the doctrines of sin, salvation, and the future kingdom of God.

Whether or not Jesus preached a social gospel is a controversial issue. Jesus lived in an incredibly corrupt and oppressive society. Ordinary Jews were 'under the thumb' of the Roman Empire and were mercilessly exploited by their own religious leaders. Jesus reminded those leaders that they had 'neglected the weightier matters of the law: justice and mercy and faith' (Matt 23:23). Jesus cared deeply for the poor, oppressed, sick, and the outcasts of society (such as lepers and Samaritans). Yet, before taking care of their physical or emotional needs, he attended to their spiritual needs so that they understood that their eternal destiny was more important than their temporal circumstances. Several of his parables illustrated this, including Lazarus and the rich man (Luke 16:19-31).

There is no biblical record of Jesus calling for political change, although many Jews (for example the Zealots) believed he would lead a political and social revolution. Jesus' purpose was to change people's hearts (a revolution within) and point them to God's kingdom. He preached the saving power of the gospel and the transforming power of the Holy Spirit.

2.3 Church's response to poverty

(a) Historical engagement of the church

Starting in the Old Testament, we find that God's people, the nation of Israel, were commanded to give generously (1 Chron 29:6-22). In Amos 4:1 God condemned the oppression of the poor by the rich and powerful people of the land. Isaiah said woe unto those who rob the poor and mistreat the widows and the orphans warning them of the Day of Judgment if they did not mend their ways (Isa 10:1-3). Micah and Jeremiah spoke for the poor asking the people of Israel to stop any form of exploitation of the poor (Micah 2:2; Jer 5:25-29).

The New Testament church's view of wealth and poverty was based on the theology of the Old Testament. The teaching of the church during this period was that materialism and the love of money were the root of all evil (Rom 7:7-8; 1 Tim 6:10). The church emphasized the importance of looking to God for provision (Luke 12:22-30) and that the world in its present form was passing away (1 Cor 7:30-31). Therefore, there was a strong encouragement to voluntarily share one's wealth and material possessions with those in need, starting with fellow Christians (Acts 2:44-45; 4:32-35). Giving money, distributing food, caring for the widows and orphans were the trademark of early church. Cyprian, Bishop of Carthage in the third century, said, 'By almsgiving to the poor, we are lending to God.'^{xii}

In the modern era, luminaries of the church such as George Mueller, Charles Spurgeon and William Booth led by example a movement of generosity. Throughout the eighteenth, nineteenth, and twentieth centuries up until today, we find Christians from all areas of life forming voluntary associations, church and para-church organizations to help people find ways out of poverty. In contrast to the State's remote and bureaucratic apparatus, the church around the world has had a long legacy of support for the poor and the needy.

In the past few years, Pope Francis has put the spotlight on the poor of the world and asked the Roman Catholic Church to follow the example of Francis of Assisi's (his namesake) *church of the poor*. Pope Francis asked the church to be generous to the poor when he said, 'without divesting ourselves [of worldliness], we would become pastry-shop Christians, like beautiful cakes and sweet things but not real Christians'.^{xiii}

Over the last few centuries, the church around the globe has, in general, responded to poverty and suffering through charity and aid for temporary and short-term relief. Yet, more often than not, that response has not addressed long-term needs, such as employment, and even worse, these interventions have hurt detrimentally instead of helping. The global and local church need to continue making this crucial shift, from the giver-receiver mentality to a truly dignified approach to walk alongside people as they work themselves out of poverty. Therefore, now is the time for the church to reassess its means of helping the poor and to shift its approach in order to have a long-lasting and dignified impact on individuals, communities, and nations.

In addition, often times the church has failed to look to business people as those who can play a crucial role in addressing the issue of poverty. According to the BAM Think Tank, 'There is a unique and timely opportunity for the global Church and the business as mission (BAM) movement to make poverty alleviation a central, achievable focus now. It is time to engage, affirm and support a global movement of entrepreneurs and businesses of all sizes in achieving the end of poverty—bringing God's Kingdom on earth, as it is in Heaven'.^{xiv}

(b) Church in the majority world vs Western world

According to Charities Aid Foundation's 2016 World Giving Index, with a few exceptions (mostly Buddhist nations), the most generous countries in the world are in the West. In terms of absolute numbers, the West by far gives more than the rest of the world, perhaps due to higher per capita income. However, even after adjusting the numbers as a percentage of GDP, the Charities Aid Foundation found that the USA, New Zealand, Canada and the UK (in that order) have the highest rate of charitable donations.^{xv} In contrast, according to the same report, the least generous countries in the world are in the majority world. Many of the least generous nations in terms of their beliefs lean towards atheism and/or communism. Not surprisingly, China is at the top of the list of least generous nations.

While there is no statistical data for Christian generosity or church giving in various countries of the world, one can argue that the generosity of societies that have had a Judeo-Christian

influence is significantly greater than those where Christianity's influence is recent or inconsequential in terms of making an impact on social norms.

The good news is that the church is growing rapidly in the Global South. According to a Pew Forum study, in the year 2010, 61 percent of all Christians lived in Asia, Africa, and Latin America, with the rest living in the Global North (North America, Europe, Australia, Japan, and New Zealand).^{xvi} The de-Westernization of the global church is expected to increase in the coming years. This trend should prompt global church leadership to take necessary steps to train church leaders in the majority world in the principle of Christian generosity as espoused in Scriptures as well as the example of church leaders down through the ages. This is the only way to equip new Christians around the world in the biblical standard of generosity and concern for the poor. We simply cannot afford to stay on the sidelines and allow this important teaching to take a back seat.

(c) Class distinction within the global/local church

The Bible teaches equality of all mankind in that we are all sinners equally in need of God's grace and His forgiveness that comes through faith in Jesus Christ and his atoning death on the cross (Rom 3:23; 5:12-21). If anything, all through the ages, starting with the first century, Christianity appealed to people of other religions and worldviews because of its message of equality of gender, race, nationality, and social class.

Unfortunately, in some cases we find rigid class (in materialistic societies) or caste (*eg* in Hindu society) structures existing within the local church. In caste-based societies, church division is drawn along the lines of the old paradigm of ascribed status which is the social status assigned at birth. It may take generations of separation from one's religious background to understand and internalize egalitarianism within the church—perhaps too long for people of lower status to feel welcomed or enjoy full membership within the local church. Likewise, in materialistic societies, especially in urban settings, the divide between the 'haves' and 'have-nots' spills over from the main street into the church.

Both of these conditions may tragically result in people leaving the church because they become disillusioned by a church that seems no better than their oppressive religious or societal system. They need a church that is a place of refuge, one that is radically different from their experience of discrimination. Therefore, it is important that church leaders recognize the problem where it exists and take proactive steps to extinguish any form of distinction within the church.

(d) Christian preference for the poor/rich

As discussed in other sections of this paper, while Scripture gives numerous warnings about the vanity and deceitfulness of riches, overall there is a positive evaluation of wealth as the blessing of God. As a result, some falsely take this to mean that the wealthy have been favored by God over others and therefore we can do the same by treating the wealthy as 'preferred members' of the church (*cf* Section 3.1[b] of this paper).

On the other end of the spectrum, some church leaders such as Pope Leo XIII and Christian thinkers like Abraham Kuyper have promoted a 'preferential option for the poor' or a 'special form of primacy in the exercise of Christian charity'.^{xvii} Some extreme views of this type of thinking can result in teaching social gospel or liberation theology discussed elsewhere in this paper.

This is heresy in light of the Scriptures and in light of God's own character. Favoritism of any kind is not consistent with the character of God. 'For God does not show favoritism' (Rom 2:11). According to Ephesians 6:9, 'There is no favoritism with him.' Furthermore, Colossians 3:25 teaches that God is a fair judge: 'Anyone who does wrong will be repaid for his wrong, and there is no favoritism.' Therefore, it is forbidden that we show favoritism to the rich or to the poor. In Leviticus 19:15, we are commanded, 'Do not pervert justice; do not show partiality to the poor or favoritism to the great, but judge your neighbor fairly.'

(e) Liberation Theology

Liberation theology has European roots, especially in Marxism, and is associated with European theologians like Jurgen Moltmann,^{xviii} Johannes Baptist Metz,^{xix} (*Theology of the World*) and Dietrich Bonhoeffer.^{xx} Bonhoeffer believed in tyrannicide, which ultimately led to his execution for involvement in a plot to assassinate Hitler. It is rooted in the idea that Europeans and North Americans enriched themselves by impoverishing the poorer nations. Liberation theology developed momentum in the Roman Catholic Church in Latin America in the 1950s and 1960s with the term gaining popularity when Peruvian priest Gustavo Gutierrez wrote his famous book, *A Theology of Liberation*.^{xxi} It became a movement calling for social action, especially political activism, across Brazil, Spain, Uruguay, Mexico, and other Latin American countries eventually finding its way to North America and from there to other English-speaking countries of the world, but diminished in its popularity and influence as it became associated with both socialism and communism. It arose as a reaction to poverty and social injustice by addressing its alleged source: sin. It claimed to approach theology from the perspective of the poor and was adopted in other parts of the world to address local issues of social injustice such as Black Theology in the USA, Dalit Theology in India, etc.

Liberation theology served to remind the church that the Bible treats preventable, involuntary poverty as a moral issue and prescribes preferential treatment of the poor. The well-being of the poor is the concern of everyone (Prov 29:7). A good king affords justice to the poor, defends the poor, delivers the poor and needy, and redeems the needy from oppression and violence (*cf* Ps 72). Reminiscent of Psalm 72, Romans 13:1-7 defines the purpose of civil government to restrain evil and promote the common good. James reminds the church not to show partiality towards the rich (James 2:1-13).

While there are some truths and certainly great significance in the cry of the liberationists to which the church should pay attention, we should also be aware of the danger of Liberation Theology in the way that it promotes Marxism over the gospel of Christ by misplacing trust in the worldly system of governments. It advocates violence as the means to obtain social justice. It cherishes freedom and justice above love and reconciliation. But, the most

important issue to note is that liberationists place their emphasis on the here and now, whereas Jesus emphasized preparation for eternal life when he said, ‘What good is it for someone to gain the whole world, yet forfeit their soul?’ (Mark 8:36).

A very real danger of dismissing liberation theology is that although Marxism and its variants have been disastrous, the issue of pervasive, preventable, involuntary poverty remains. Michael Novak asserts that there have been two underlying narratives in Catholic theology, namely liberation theology and creation theology. He says,

The operative passion in liberation theology is to bring down oppression, rather than to assure the well-being of the poor from the bottom up. In liberation theology, not much is written about how the poor, relieved of their oppressors, are actually going to raise themselves up out of poverty. The Marxist narrative openly suggests that someone else—that is, the State—will lift them up. . . . The second narrative, introduced by John Paul II in *Sollicitudo Rei Socialis*,^{xxii} chooses as its master narrative, not liberation (from oppressors) but creation. It stresses for the first time in papal documents ‘the right to personal economic initiative’—an important part of the ‘subjectivity of the person’. Subjectivity in this sense means the ability of a person to become a conscious subject, an active agent, a creator. . . . The dynamism of overcoming poverty lies in the creative capacities—the human capital—of the human person and his communities.^{xxiii}

Novak referred also to *Centesimus Annus* in which John Paul II identified the cause of the wealth of nations as human capital. This, he claimed, is what drives the development of whole new industries providing the poor opportunities to exercise their talents by becoming entrepreneurs themselves.

Novak says, ‘I do not argue that creativity is the soul, heart, and end of the Christian life. I only argue that it is the best means, probably the only means, of making the ‘preferential option for the poor’ into a preference for raising all of the poor (by their own creativity) out of material poverty.’^{xxiv}

2.4 Individual response to poverty

Poverty is a factual reality of this fallen world. All God’s people have been called to pay attention to and take care of the poor. Historically, the church has highlighted the importance of taking care of those in need. It has been involved in a variety of actions, such as pure aid, relief work, and development approaches. Some have worked very effectively while others have fallen short of the expectations. Nonetheless, this church-wide effort will and should continue.

What should be my personal response to poverty as a child of God and a member of his family and his kingdom? We will try to respond to and answer some questions in light of several circumstances we may face in life.

Deuteronomy 15:11 says, 'There will always be poor people in the land. Therefore, I command you to be openhanded toward your brothers and toward the poor and needy in your land.'

(a) What is my righteous duty and responsibility?

Christians have been saved by the grace of God and through our faith in Christ (Eph 2:8). This free gift of salvation given to me has a purpose of doing good deeds. 'For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do' (Eph 2:10). Good works include all works and ministries that reveal and manifest the goodness of God, including the duty and responsibility to help the poor. It is God's mandate.

It is a call for duty to all God's people after the declaration that there will always be poor people in the land as described in Deuteronomy 15:11.

Helping the poor is so obvious a duty that there is a warning against those who refuse to listen to the cry of the poor: 'If a man shuts his ears to the cry of the poor, he too will cry out and not be answered' (Prov 21:13).

(b) What would Jesus do in my position?

In our daily life, we face a variety of circumstances. The Bible provides general instructions and some specific instructions for the believers to follow. But it does not cover all circumstances we may encounter. So it is important to follow and imitate a model. The best model is obviously Jesus Christ our Lord.

Whenever we face a situation that is not clear with what to do and how to do, it is a good habit to ask ourselves a question: 'what would Jesus do?' The way in which Jesus would handle a given situation would be a good guide for us to follow in responding to specific life situations, including that of showing compassion for the poor.

(c) Who is my neighbor?

Helping the poor is good and commendable in a general sense. It requires thinking and planning, however, to put it into specific practice since it is impractical and impossible to help all the poor people on earth.

Luke 10:25-37 describes the parable of the Good Samaritan. It explains who our neighbor is. The Samaritan who appears least likely to help the robbed man (who was most likely a Jewish leader) chose to take time and money to show mercy and help for the poor victim of the robbery. The Samaritan was acknowledged to be the neighbor to the robbed man. We all should be conscious of being a good neighbor. But who specifically are those whom we should serve?

According to Galatians 6:9-10, we should first serve our fellow Christians with priority: 'Therefore, as we have the opportunity, let us do good to all people, especially to those who

belong to the family of believers.’ In this sense, our neighbor could be our fellow Christians in our neighborhoods and the community we belong to, including the church.

The true neighbor, however, could come not from your own neighbors but from among total strangers. As depicted in the parable of the Good Samaritan, the Levites and the Jewish priests were supposed to be neighbors to the robbed Jew. The Samaritan who was passing by the robbed Jew was supposed to be the least likely neighbor to the Jew. Nonetheless, Jesus implied that the Samaritan exhibited the goodness of God, hence called the Good Samaritan. Good deeds shine God’s goodness brightly when we help strangers in need.

(d) What is my response if I am in abject poverty?

We may be forced into abject poverty ourselves for any number of causes. The causes could be self-derived or derived from the system of the evil world as discussed above.

If the cause was self-derived, we should focus on correcting the causes: transforming laziness into diligence and hard work.

If the cause is the system of the evil world, often unavoidable and uncontrollable, the issue becomes complex. It is often the case that we cannot change the system, the society or the community, let alone the nation. Among all uncontrollable factors, however, there is one thing we have entire control over: our attitude.

We can choose to fall into fatalism and give up in despair and hopelessness. Or, we can choose to depend on others with perpetual dependency. Or, better yet, we can choose to do our best under seemingly hopeless circumstances with trust in the Lord who is loving, caring, gracious and faithful in his time. ‘Too idealistic’, you might say.

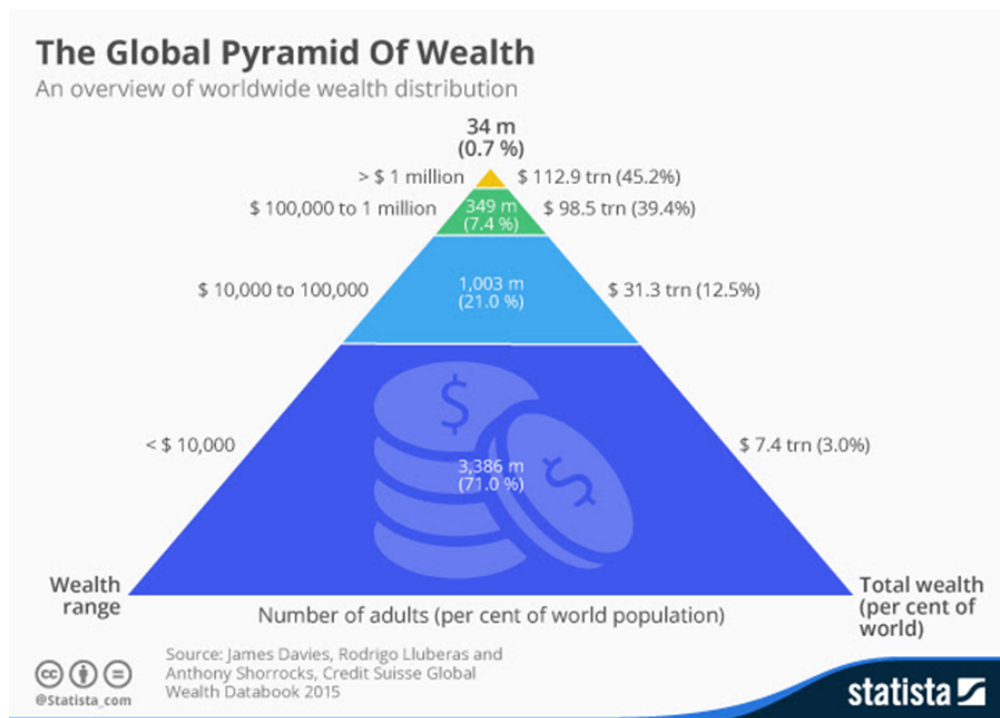
Let us take the example of Joseph in the Old Testament. We tend to highlight his appointment to the prime minister’s position after interpreting the Pharaoh’s dream. But his hopeful trust was well exhibited in his previous circumstances: when he was sold as a slave and when he was put into prison without any fault. In both circumstances, he did his best and gained confidence and trust from his masters. He proved that he was a good vessel for God to use for his purposes. He studied, learned, and applied his learning to practice and persevered with extreme patience without losing hope and joy. He prospered because God was with him and he stood on God’s side all the time.

If we have to remain in poverty perpetually on earth under God’s will, so be it. His name is glorified through our poverty although we may not understand why, but we will find that out when we see Jesus face to face in heaven. We shall stick around and endure the circumstances with a joyous attitude.

(e) What is my response if I am in the top 10 percent of the wealthy in my society or in the world?

As discussed above, poverty may be defined by many standards. One of them is wealth or net assets or net worth. It represents the amount of wealth under one’s possession and

control at any one point in time. A statistical report shows that the wealth of the world population is seriously skewed and concentrated among a small number of people. According to the table below, 0.7 percent of the world population owns more than 45 percent of the total wealth while 92 percent of the world population owns only 15.5 percent. If we have more than USD 100,000 in net assets, then we are part of the top 8.1 percent of the wealthy population.



To go back to our question, if we are part of the wealthy minority in the society or in the community to which we belong, what should be our response?

In light of God's calling to his people to become ambassadors of Christ in bringing the world to reconciliation with him (2 Cor 5:18) we should remember a few principles:

- *The principle of avoiding the love of money:* Money is neutral and brings comfort and convenience to life. But, the love of money is the root of all evil (1 Tim 6:10). It is a trap that Satan and his demonic forces use frequently to tempt believers. One's life does not consist in the abundance of his possessions (Luke 12:15).
- *The principle of stewardship:* God owns everything that is between heaven and the earth (Deut 10:14). His ownership of everything comes from his creation. Additionally, believers have been redeemed by his grace and our faith in the redemptive death of Christ on the cross. This buy-back of our souls gives God another rationale behind his ownership of our lives and everything we possess. Everything includes the money and wealth under our control. We are his stewards or managers of the resources that he has entrusted to us.

- *The principle of sharing:* The Bible is explicit about urging God's people to remember the poor and to share the resources entrusted to them with an attitude of willingness and generosity (Gal 2:10; Prov 3:27-28; 2 Cor 9:7).
- *The principle of frugality:* The principle of frugal life is foundational to all other financial and economic life. It often enables us to be content, to reduce the desire to earn more, to want to share more and to save for the future (Prov 21:20). It is based on humility before the creator, owner and master of all, and basic courtesy to fellow humanity. The Bible encourages Christians to avoid arrogance in conjunction with their wealth. Instead, Christians are urged to be considerate towards others. If one's right would cause another person's walk with Christ to stumble, Christians should refrain from exercising the right. 'Do not cause anyone to stumble, whether Jews, Greeks or the church of God' (1 Cor 10:32). Frugality then is an attitude expressed with wealth towards others.

Frugality cannot be described in absolute terms since one's frugality could be impracticable for others. For example, a billionaire who chooses to take a first class commercial airline rather than a private jet that he could easily afford could be considered frugal while first class air travel could be luxurious to many ordinary people and a remote dream to many poor people around the world. Frugality represents the lack of wastefulness and prudence in savings. The disciples of Jesus gathered all that was leftover after Jesus had fed the multitudes (Matt 14:20; 15:37). They did not let any food go wasted. Furthermore, it represents godly virtues of gentleness (controlled strength) and humility both of which Jesus modeled for us. 'Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls' (Matt 11:29).

3.0 What is the role/responsibility of a Christian in creating wealth?

3.1 Theological reflection on wealth creation: the fundamental importance of the Creation Mandate and its relationship to the Great Commission

(a) Wealth is from God

There is no doubt that wealth is from God. Firstly, the creation mandate (Gen 1:26-28, Ps 8:3-8) is based on delegation from God. God delegated 'dominion' to us, implying that all wealth belongs to God and we are his stewards. That God never transferred ownership is borne out in Psalms 50:7-12, '...For the world is mine, and all its fullness.'

In Deuteronomy 8:8, God reminded his people, 'And you shall remember your God, for it is he who gives you the power to get wealth, that he may establish his covenant which he swore to your fathers.' The material blessing was included in the promises God made to the patriarchs and their descendants. Such blessing was to be obtained by working. In Deuteronomy 28:1-13 there is a list of blessings that result from obedience to the law. Of particular importance is the promise in verses 11-12: 'And the Lord will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the Lord swore to your fathers to give you. The Lord will open

to you his good treasure, the heavens, to give the rain to your land in its season, and to *bless all the work of your hand.*^{xxxv}

Israel was warned that these blessings might lead them to falsely conclude, 'My power and the might of my hand have gained me this wealth' (Deut 8:17) and was challenged on this point (Mal 3:8-12). That God is opposed to wrong attitudes towards wealth is seen starkly in the prophet Ezekiel. Through the prophet God says to the king of Tyre:

Because your heart is lifted up, and you say, 'I am a god, I sit in the seat of gods, in the midst of their seas,' yet you are a man and not a god, though you set your heart as the heart of a god (Behold, you are wiser than Daniel! There is no secret that can be hidden from you! With your wisdom and understanding you have gained riches for yourself, and gathered gold and silver into your treasuries, by your great wisdom in trade you have increased your riches, and your heart is lifted up because of your riches). . . . Therefore, you shall die the death of the uncircumcised (Ezek 28:2-10).

Through his prophet, God left it in no doubt that the King of Tyre was mistaken in allowing his heart to be 'lifted up' by his belief that it was his own wisdom and understanding that had empowered him to gain riches. The same prophet spoke similarly against Egypt as well (Ezek 29:2-7). Other prophets, including Isaiah, Jeremiah, Amos, and Micah conveyed God's outrage at violations of his law such as forced labor, enslavement of fellow countrymen and the defrauding of widows and orphans.

The parable of the rich young ruler (a Jewish ruler in the local synagogue) concerns attitudes towards money (*cf* Matt 19:16-23, Mark 10:17-22, and Luke 18:18-23). The man believed he was righteous because he kept the law, but when Jesus identified his preference for money to following him, he went away 'very sorrowful'. If the man had truly loved God and his neighbor, he might have also believed Deuteronomy 8:18 and not been concerned about selling what he then had and giving it to the poor.

The book of Proverbs contains many injunctions against corruptly earned wealth. Some examples include:

- Treasures of wickedness profit nothing, but righteousness delivers from death (10:2).
- The wages of the righteous is life, but the earnings of the wicked are sin and death. (10:16).
- The people will curse him who withholds grain, but blessing will be on the head of him who sells it (11:26).
- Better is a little with righteousness than vast revenues without justice (16:8).
- Getting treasures by a lying tongue is the fleeting fancy of those who seek death (21:6).

Wealth is not always a blessing from God. The only wealth that honors God in its creation and distribution processes is a blessing from God. There are many people in history and currently around the world who are wealthy and have nothing to do with God. The physical world is under the influence of the devil and his demonic forces at least for now. The devil has the capacity to make people rich. He tempted Jesus with an offer to give the worldly glory to him if Jesus bowed down and worshiped him, which Jesus rejected. (Matt 4:8-9).

God is not opposed to money and wealth, but he is opposed to wealth wrongfully gained and wrongful attitudes towards it. However, for the purpose of this paper, we are focusing on wealth that honors God in its creation as well as distribution.

(b) The problem of prosperity gospel

A definition of prosperity theology (PT) was offered by the African Chapter Lausanne Theology Working Group after consultations in Akropong, Ghana, 8-9 October 2008 and 1-4 September 2009.^{xxvi} It influenced the Cape Town Commitment drawn up at the Third Lausanne Congress on World Evangelization (Cape Town, 16-25 October 2010), especially part III E on 'Calling the church back to humility, integrity and simplicity' and, more recently, the Atibaia Statement on Prosperity Theology, following consultations in Atibaia, Brazil, 30 Mar – 2 April, 2014.^{xxvii}

PT is defined in the Akropong statement as, '[T]he teaching that believers have a right to the blessings of health and wealth and that they can obtain these blessings through positive confessions of faith and the 'sowing of seeds' through the faithful payments of tithes and offerings.' The problem with such a simplistic approach to teaching prosperity is twofold. First, it is incomplete in that it does not rule out reverse causation (*ie* that poverty is the result of wrong confessions and not paying tithes and offerings). Second, a strong focus on material well-being can easily lead to the Deuteronomy 8:17 'problem' whereby people think it is their faith (work) that has made them prosper. In short, although there is biblical support for the ideas that positive confessions and generosity will be blessed (*eg* Prov 18:21; Acts 20:35), the fallen-ness of the world means that there is still oppression that causes poverty.

There is a danger in making PT a 'straw man' because that might lead to acceptance of poverty as a default state or even a virtue. There is evidence that PT integrated into a theology of work does deliver desirable development outcomes. For example, there is evidence that Pentecostalism in Africa has had an important influence on development because it has imbued followers with an economic ethos that outworks in a way similar to Weber's protestant work ethic.^{xxviii} Pentecostal transformation of the individual shifts beliefs, values, and morality in a way that is conducive to economic development in Sub-Saharan Africa.^{xxix}

Those who are committed to wealth creation for transformation might reconcile PT and liberation theology by emphasizing the significance of the creation mandate^{xxx} and the fact that those who are blessed with wealth are so blessed to be a blessing to others. This idea is predicated on the Abrahamic blessing of Genesis 12:1-3. The dimensions of this blessing are

described in Deuteronomy 28:2-12 and its transference to Gentiles is assured in Galatians 3:9-14. God does not intend that wealth be tightly held, but used to bless ‘all the families of the earth’. One way in which to bless others is to use wealth to develop sustainable opportunities for employment in businesses producing goods and services that contribute positively to human flourishing.

(c) Stewardship of wealth and other resources

It is clear from Scripture that ‘creation care’ is not optional for Christians. It is actually an integral part of our faith. This was one of the topics of John Stott’s last book, *The Radical Disciple: Some Neglected Aspects of Our Calling* published in 2010. This topic was addressed at the Lausanne Global Consultation on Creation Care and the Gospel held in Jamaica, 29 Oct – 2 Nov 2012.^{xxxii}

There can be little doubt that stewardship is at the heart of the creation mandate. In Genesis 1:26-28 God delegated ‘dominion’ to us, but in Genesis 2:15 God made us accountable—And the Lord God took the man and put him in the Garden of Eden to tend and keep it. Two things are significant here. First, the Hebrew for ‘man’ and ‘land’ are similar, *adam* and *adama*. It seems that God intended humankind to have a close relationship with the land, which might be broadly interpreted as all of God’s animate and inanimate creation. Second, although tending and keeping have connotations of development (‘subdue’) they also imply nurture (‘replenish’).

Furthermore, concern for the environment is evident in Old Testament law, (eg the Sabbath year [Exod 23:10-11]), not cutting down certain trees in times of war (Deut 20:19-20) and not killing mother birds (Deut 22:6-7). God also personifies inanimate creation, indicating that he cares for it (eg Isa 55:12; Rom 8:22).

(d) Work as worship

Wealth and work are integrally related. The creation mandate embodied blessing (cf Gen 1:28a), but the blessing was inextricably linked to work (cf Gen 2:15). The Hebrew *avodah* is variously translated ‘work’ (Gen 2:15; Exod 34:21; Ps 104:23), ‘worship’ (Exod 8:1) and ‘serve’ (Josh 24:15). It is a picture of integrated faith. God ordained work in Genesis 2:15, he inspires it in Isaiah 28:23-29, and he sustains it in Deuteronomy 28:11-12. In working, we become co-creators with God. ‘Good’ work creates goods and services that contribute positively to human flourishing.

Our work may be thought of as an altar to which we bring our time, talent, and energy,^{xxxii} where we can present our bodies as living sacrifices (Rom 12:1). In our work, we can express neighbour-love (eg by giving clients the best in service, by producing the most reliable or safest product) and we can give glory to God by recognizing him as the ultimate provider of all that is good. The joy we Christians express in our work should point others towards God.

There has been a significant shift in understanding the integration of work and faith. Whereas dualism prevailed until recently, it might be said that there is now a global work-faith integration movement. Leading thinkers in this area include Mark Greene,^{xxxiii} Tim

Keller,^{xxxiv} and Paul Stevens.^{xxxv} Many in the church now understand that there is no separation between that which is spiritual ('church on Sunday') and that which is secular ('work on Monday'). The whole of our lives is spiritual and Monday work is just as important to God as Sunday worship.

3.2 Church's role in creating wealth

We who form the church of Jesus Christ are called to usher in the kingdom of God in all its fullness. Bringing in the kingdom requires the body of Christ to do many things. One of these is to create wealth.

(a) Historical engagement of the church

Wealth is one of the important resources that God grants to his people to accomplish his purpose for all mankind. Wealth is needed to fight poverty, which is the primary characteristic of Satan's kingdom—an antithesis of God's design and desire for us to enjoy abundant life. The good news is designed to provide relief to the poor (Isa 61:1-4), the hungry, thirsty, naked and homeless as well as those who are broken-hearted, restless and in bondage to sin (Matt 25:35-36, 40). While the anointing breaks spiritual yoke (Isa 10:27), money is needed to break the material yoke. Financial resources are required in order to send workers into the harvest field as well as for the purpose of meeting the physical needs of the impoverished.

Paul in his letter to the Romans challenges the church to send workers by supporting them financially (Rom 10:15). It is this mission of the church to proclaim the Gospel in word and deed that inspired the distribution of wealth around the world through the ages. Think of the number of schools, hospitals, orphanages, relief shelters, drinking water wells, and community development projects that the church has built around the world. It could not have carried out its mission if financial resources were not available as a result of wealth creation by its members.

(b) Distribution vs creation of wealth

The church has historically been involved in the *distribution* of wealth without emphasizing its role in the *creation* of wealth. Modern day governments recognize and applaud the role of the church in wealth distribution. Many parachurch organizations offer relief, rehabilitation, healthcare, community development, and other humanitarian services in some of the neediest areas of the world. The church has embraced this role and its work in this area must continue. But, how do we distribute if we do not encourage the creation of wealth by the church in the first place? Imagine the increase in impact if the church fully embraced its mission to create wealth in addition to the distribution of wealth. We will find many more members of the church responding to their calling without reservation to become wealth creators.

3.3 Individual's role in creating wealth

All of us are required to preach the gospel, but some are called to this as 'specialists'. We call them evangelists. Their role is understood and honored—because they are seen as God's provision to the church for bringing in the kingdom. In the same way, the church is called to the creation of wealth, but some are called to this as specialists. We call them marketplace workers, businesspersons or professionals. It is important that their role too is understood and honored in the context of the local church and the global church. It is important that we see that their calling too is of God—that they are God's provision to the church for bringing in the kingdom so that the day of the wedding of the Lamb is hastened. It is only when we embrace the calling of those within the church who are wealth creators that we will begin to appreciate the calling of the church to create wealth, ultimately leading to the establishment of his kingdom.

Before we jump into looking the role of individuals in creating wealth it is wise to see factors that are necessary to create wealth, which helps to understand the whole picture of wealth creation and may shed light on the individual's role. All wealth is created due to two main factors: God's gift of creation and the store of technical knowledge humans have developed over time, both of which we in the present have inherited, and for which we can take very little credit.^{xxxvi}

It is common to say businesses create wealth in a market-based economy. However, we cannot underestimate the role of government in creating wealth according to Adam Smith for three main reasons.^{xxxvii} First, no wealth is created without the protection of private property and individual security, and this is only done effectively through government provided law and order. Secondly, government's investment in roads, bridges, railways, science and technology and other infrastructure is essential in increasing production by the private sector, and only governments can do this sufficiently. Third, governments create a favorable situation for businesses by providing and implementing legal infrastructure like proper policies and regulations that will create a favorable platform for individuals to create wealth in addition to the physical infrastructure mentioned above.

However, it should be noted that the role of the government is indirectly the role of individuals as the government structure is made up of the collective efforts of individuals and all the functions of government including, provision of laws, policies, regulations, and reinforcement of these is made by the effort of individuals in every public sector of the government. If we doubt that the people working in government do not create wealth, let us imagine a society without a well-functioning government. At the same time when we say businesses create wealth, we mean individuals who created the private business and those who work in the private sector are the ones who create wealth in society.

As noted above, God's creation and the work of humans are the main factors that are essential in creating wealth. As a matter of fact, the gift of creation by God is a constant factor, so what makes the difference in creating wealth is the role of individuals. In underdeveloped countries, there is a God-given natural resource base with great potential

for wealth creation, but severe underutilization of human potential due to a host of problems such as bad governance, etc. The question is, who is going to use these natural resources in creating businesses that will produce profits and at the same time satisfy the needs of the community? The answer is individuals. We need individuals who have the knowledge, skill, and the attitude that can use the opportunity to do research, business, and investment in order to create wealth. We need individuals who work in the government having the knowledge, skill, and desire to invest in infrastructure, make laws, policies, and regulations that are favorable to doing business. The true wealth of a nation is strongly tied to the individual's productivity level.

(a) The creation mandate

The creation mandate or the cultural mandate is found in Genesis 1:28 and 2:15. In the act of creation, God displayed his character which he then bestowed on us when he created us in his own likeness. We are created in his image and enjoy a relationship with all of God's creation in a manner that is similar to God's relationship with his creation. It is natural that we too enjoy the act of creating wealth from the rest of God's creation. Whether it is to feed ourselves, find shelter or provide for future generations, we are invited to be co-creators with God in the process of wealth creation. God could have supplied manna from heaven so that we don't have to work for it if he so chose. Instead, he gave us a greater gift of being like him by becoming co-creators and enjoying the fruit of our own labor. Therefore, whether to survive or to thrive we must be actively involved in the process of wealth creation. From cultivating the land for food to building cities for shelter to research in medicine for healthcare, we have the privilege of using the resources, skills, and talent with which God has gifted each of us in unique ways for creating wealth.

Everyone has God-given gifts to carry out his or her calling. Although gifts are different for everyone, the goal is the same. Each of us who believes in Christ is called to be a priest and to serve the kingdom with his or her vocation. However, it is often the case that work is seen as a necessary evil and church work is valued above other endeavors. But Colossians 3:23-24 says, 'Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.' First Corinthians 10:31 says, 'Whatever you eat or drink or whatever you do, do it all for the glory of God.'

*(b) Using wealth to accomplish God's purpose for:
Self*

We are called to glorify God in our body and spirit and with all that we have. First Corinthians 6:20 says, 'For you were bought at a price, therefore glorify God in your body and in your spirit which are God's.' Glorifying does not just consist of telling God how good he is and thanking him for what he has done, but it also requires that we cause others to glorify God. That is why the Bible tells us to behave in an upright and righteous manner because our behavior is of prime importance in impacting how other people view God. Matthew 5:16 says, 'Let your light so shine before men, that they may see your good works and glorify your father in heaven.' We are God's representatives here on earth; we should behave in a way that will cause others to glorify God. One of the ways in which we glorify

God is by using the wealth that we have available to us in a manner that would cause other people to believe in God and put their trust in him. However, it should be noted that our lives should not revolve around the pursuit of wealth. Rather, it should revolve around the pursuit of God. Mathew 6:33 says, 'But seek first the kingdom of God and his righteousness, and all these things shall be added to you'. From this verse, we learn that Jesus does not dismiss our needs as unimportant. On the contrary, he intends to provide for them. But our needs are not the most important thing to pursue, as God provides all that we need when we pursue his kingdom as our first priority. When used as a tool for building God's kingdom, wealth bears testimony to our hope in Jesus Christ as Lord over our lives and our delight in him as the greatest reward in life. But when wealth becomes a trap, it replaces God as our master.

Family

Serving God with our wealth comes before every other consideration in our lives including ourselves, our family, our church, our community, our country and our world. According to Matthew 10:37, 'He who loves his father or mother more than me is not worthy of me. And he who loves his son or daughter more than me is not worthy of me.' However, part of what it means to serve God is taking care of the needs of ourselves, our family, our community, and our world. In this verse, Christ was not telling us to neglect the needs of our family but he was saying if your family is asking you not to worship me, to deny me or to go against my laws then you must be willing to deviate from them on this. God himself tells us to take care of ourselves and our families in 1 Timothy 5:8—'But if anyone does not provide for his own, and especially for those of his own household, he has denied the faith, and is worse than an unbeliever.' From this verse, we can learn how God wanted us to bless our families with the wealth we have created. We also need to exhort them, comfort them, discipline them, teach them in the ways of God and love them as God loves his children. Proverbs 13:22 says, 'A good man leaves an inheritance to his children's children. But the wealth of the sinner is stored up for the righteous.' Therefore, we have a responsibility to share the wealth we have created across multiple generations.

Community

We should glorify God through giving from our wealth to the needs of those within our communities. We have the privilege of sharing not only what we have but also ourselves and our passions with others and we do so by serving our community and the world through the business we do. We should make a difference in society not only with the material wealth we have created, but also with the wealth of knowledge we have accumulated in the process of creating wealth. All these will bring praise and honor to our Lord. One of the most significant tools that a wealth creator has in the community is his or her sphere of influence. In the Sermon on the Mount, Jesus teaches that we, his followers, are to be salt and light. This requires us to be engaged proactively in culture, politics, government, media, education, and every other sphere of society. We have great examples of early Christians impacting culture in the Roman Society, believers who transformed education during the Enlightenment, and leaders like William Wilberforce who fought hard to change government policy to abolish slavery.

The world

In the story of Easter, a key character is Joseph of Arimathea. It is striking that God used a rich man to prepare the perfect burial place, which only three days later became the site of resurrection and the first sighting of the risen Lord. Joseph's role was prophesied in Isaiah 53:9 and his name is mentioned in all four Gospels indicating the significance of his contribution to the Gospel story. He donated his own tomb for the burial of Jesus and was responsible for taking possession of Jesus's body from Pilate's custody and later preparing it for burial. This was a role that required the person to be wealthy and influential. The ragtag fishermen would not have been able to even secure an audience with Pilate, let alone secure the body. If the body had not been secured early, wrapped in spices and placed in a tomb, it would have decayed. God had promised his Son that he would not let his body see corruption so that the world may know who Jesus is. He fulfilled this promise through a wealthy businessman.

(b) Enjoying wealth and its creation

We as believers should not credit our success to ourselves or to our work ethic. Wealth creation is a godly gift; Deuteronomy 8:18 says, 'And you shall remember the Lord your God for it is he who gives you the power to get wealth.' The favor and power we get from God to create wealth are not just to make us happy and live a luxurious life, but the wealth that comes from our work is to be used to serve God by serving others. We need to understand that we are stewards of the wealth we have created through his favor; we do not own it, but God owns it all.

If we are always aware of the fact that we are just stewards of what God owns, then we have every right to enjoy the blessings and benefits of his gifts to us. Ecclesiastes 5:19 says, 'As for every man to whom God has given riches and wealth, and given him the power to eat of it, to receive his heritage and rejoice in his labor—this is the gift of God.' Yes, we can enjoy the wealth that we have created in a Godly way and honor God with it. We have biblical heroes like Abraham, Isaac, and Jacob who honored God with the wealth that they had. God wants us to faithfully manage our wealth, and that means we should always be wise stewards. It means we should always be giving to the work of the kingdom, we should always be taking care of ourselves, our families, and our communities.

As we do business, we create financial, social, cultural, intellectual, and spiritual wealth. Wealth creation processes should be mindful of both God and others. We should always have this dual goal to do business for God and the common good. The wealth we create has the potential to make a great difference in the lives of individuals, families, and communities. The gift and calling to create wealth is beyond a microfinance loan or a single small or medium-sized business. It is about building nations and seeking the welfare of communities. So being ministers of the kingdom of God, living out the calling for marketplace ministry, and using our vocations and professions as gifts given by God to change lives of individuals, families, and communities is a great source of joy. The ups and downs we pass through in the process of creating wealth bring glory to God. Many businesspeople who have created wealth say that they have learned more about God in the process of creating wealth. The process of creating wealth is a challenging process that often requires the practical

demonstration of God's power. Therefore, it is not only the wealth we have created but also the process of creating wealth that becomes a source of our enjoyment and joy in the Lord.

(c) My role in redeeming the marketplace or the economic sphere

We all are priests called to serve the living God: 'He has delivered us from the power of darkness and conveyed us into the kingdom of the Son of his love' (Col 1:13). The moment we received Jesus as our Savior and Redeemer we made a shift from the kingdom of the earth to God's kingdom. We become representatives of God's kingdom on earth and we live by the constitution of God's kingdom. We go into the marketplace as Jesus' representatives to address the needs of the world through business and wealth creation and demonstrate God's power, love, and concern.

People who are called to be wealth creators have an opportunity to take Jesus into the marketplace. With fewer people coming to church, especially in developed nations, often the only way in which people can hear about Jesus and his gospel is through Christians who meet and interact with them every day in the marketplace.

4.0 What resources are available for this topic?

4.1 Examples and case studies

- BAM in Haiti: <http://businessasmission.com/resources/bam-haiti/>

4.2 Books (in various languages)

- Jean-Louis, Daniel, and Jacqueline Klamer. *From Aid to Trade: How Aid Organizations, Business, and Governments Can Work Together: Lessons Learned from Haiti*. Fresh Strategy Press, 2016.
- Sider, Ronald J. *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*. Fourth Edition. Dallas: Word, 1997, 2005.
- Milanovic, Branko. *The Haves and the Have-Nots: A Brief and Idiosyncratic History of Global Inequality*. New York: Basic Books, 2010.
- Grudem, Wayne, and Barry Asmus. *The Poverty of Nations*. Wheaton: Crossway, 2013.
- Ballor, Jordan. *Makers of Modern Christian Social Thought: Leo X111 and Abraham Kuyper on the Social Question*. Grand Rapids, MI: Acton Institute Publishing, 2016.
- Blomberg, Craig L. *Neither Poverty Nor Riches: A Biblical Theology of Possessions*. Downers Grove: InterVarsity Press, 2000.
- Collier, Paul. *The Bottom Billion: Why the Poorest Countries Are Failing and What Can Be Done About It*. Oxford: Oxford University Press, 2008.
- Smith, Adam. *The Wealth of Nations*. New York: Bantam Classics, 2003.
- Massingue, Xavier. *Theology of Work and Poverty Alleviation in Mozambique*. Carlisle, Cumbria, UK: Langham Monographs, 2013.

- Sachs, Jeffrey. *The End of Poverty: Economic Possibilities for Our Time*. New York: Penguin Press, 2005.
- Hoppe, Leslie J. *There Shall Be No Poor Among You: Poverty in the Bible*. Nashville: Abingdon, 2004.
- Fikkert, Brian, and Steve Corbett. *When Helping Hurts: Alleviating Poverty without Hurting the Poor . . . and Yourself*. Chicago: Moody Publishers, 2009.
- Greer, Peter, and Phil Smith. *The Poor Will be Glad: Joining the Revolution to Lift the World Out of Poverty*. Grand Rapids: Zondervan, 2009.
- Yunus, Muhammad, and Karl Weber. *Creating a World without Poverty: Social Business and the Future of Capitalism*. New York: Public Affairs, 2009.
- Norberg, Johan. *Ten Reasons to Look Forward to the Future*. London: Oneworld Publications, 2016

4.3 Articles—including blogs

- “Towards the End of Poverty: The World’s Next Great Leap Forward.” *The Economist* (US), June 1, 2013 (<http://www.economist.com/news/leaders/21578665-nearly-1-billion-people-have-been-taken-out-extreme-poverty-20-years-world-should-aim>).
- BAM Global Think Tank. *BAM at the Base of the Pyramid* (<http://businessasmission.com/resources/base-pyramid-report>).
- Greer, Peter. *Business Fights Poverty: Moving Beyond Charity to Job Creation* (<http://businessasmission.com/fighting-poverty-job-creation/>).
- Albright, Brian. *Lessons from the Edge: Fighting Poverty Through Business* (<http://businessasmission.com/lessons-edge-brian-fight-poverty/>).
- Rahman, Lauren. *How Business Fights Poverty: Stories from a Global Network* (<http://businessasmission.com/how-business-fights-poverty/>).
- Weinhold, Tim. *Gleanings: Rediscovering God’s Solutions for Poverty*. (<http://businessasmission.com/gleanings-solutions-poverty/>).
- The Guardian. *Half of world’s wealth now in hands of 1% of the population* (<https://www.theguardian.com/money/2015/oct/13/half-world-wealth-in-hands-population-inequality-report>).
- The World Bank. *Poverty* (<http://www.worldbank.org/en/topic/poverty/overview>).
- Horvarth, Andy. “What You Probably Don’t Know About ‘The Least of These’,” *Christianity Today*, 5 March 2015 (<http://www.christianitytoday.com/ct/2015/march-web-only/what-you-probably-dont-know-about-least-of-these.html>).

4.4 Audio and video materials

- Fareed Zakaria, “GPS – What in the World? Global Poverty Paradox”. Youtube (<https://www.youtube.com/watch?v=9UABa09QsvM>).
- “World’s Wealth Distribution”. Youtube (<https://www.youtube.com/watch?v=HnifGA4hTho>).

- “Income and Wealth Inequality: Crash Course Economics”. Youtube (<https://www.youtube.com/watch?v=0xMCWr003Hs>).
- “Global Wealth Inequality—What you never knew you never knew.” Youtube (<https://www.youtube.com/watch?v=uWSxzyMNpU>).
- “Five Charts that Explain the World’s Wealth Distribution”. Youtube (<https://www.youtube.com/watch?v=DYbE-fAFFU0>).
- Hans Rosling, “New Insights on Poverty”. *Ted* (https://www.ted.com/talks/hans_rosling_reveals_new_insights_on_poverty).
- Andrew Youn, “3 Reasons why we can win the fight against poverty”. *Ted* (https://www.ted.com/talks/andrew_youn_3_reasons_why_we_can_win_the_fight_against_poverty).

4.5 Surveys and statistics that shed light on global wealth and its distribution

- The World Bank. “World Development Indicators 2016 Maps” (<http://data.worldbank.org/products/wdi-maps>).
- World Economic Forum. “5 Maps on the State of Global Inequality” (<https://www.weforum.org/agenda/2015/11/5-maps-on-the-state-of-global-inequality/>).
- Igemoe Map World. “Interactive World Map of GDP per Capita” (http://www.maps.igemoe.com/fact_gdp_ppp.htm).
- Institute for Policy Studies. “Global Inequality” <http://inequality.org/global-inequality/>.
- Wikipedia. “Distribution of Wealth”. (https://en.wikipedia.org/wiki/Distribution_of_wealth).

4.6 Surveys and statistics that shed light on global poverty

- Shah, Anup. “Poverty Facts and Stats” (<http://www.globalissues.org/article/26/poverty-facts-and-stats>).
- Compassion International. “Quick Facts about Poverty” (<http://www.compassion.com/poverty/poverty.htm>).
- Roser, Max and Ortiz-Ospina, Esteban. “World Poverty” (<https://ourworldindata.org/world-poverty/>).
- Hunger Notes. “2016 World Hunger and Poverty Facts and Statistics”. (<http://www.worldhunger.org/2015-world-hunger-and-poverty-facts-and-statistics/>).

4.7 Biblical resources

Passages that refer to the rich and the poor

- Psalm 12:5
- Proverbs 22:22-23

- Proverbs 28:6
- Luke 6:20-21
- Luke 14:14

Passages that illustrate appropriate creation of, and kingdom use of, wealth (principles, promises, and people)

- Deuteronomy 15:7-8
- Proverbs 3:27-28
- 1 Samuel 2:8
- 1 John 3:17
- James 2:15-16
- Romans 12:1

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 & 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

ⁱ 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.

ⁱⁱ See www.dosomething.org/us/facts/11-facts-about-human-trafficking.

ⁱⁱⁱ See www.worldbank.org, 6 October 2015.

^{iv} Peter Townsend, *Poverty in the UK* (London: Penguin), 1979.

^v Wayne Grudem and Barry Asmus, *The Poverty of Nations* (Wheaton: Crossway), 2013.

^{vi} Steve Corbett and Brian Fikkert, *When Helping Hurts. How to Alleviate Poverty without Hurting the Poor...and Yourself* (Chicago: Moody), 2009.

^{vii} Ibid.

^{viii} See also Mark 6:43-45.

^{ix} B. Wydick, P. Glewwe, P. and L. Rutledge, "Does international child sponsorship work? A six-country study of impacts on adult life outcomes", *Journal of Political Economy*, 121:2 (2013), 393-436.

^x Robert D. Woodberry, "The Missionary Roots of Liberal Democracy", *American Political Science Review*, 106:2 (May 2012), 244-74.

^{xi} See Michael Novak, et al, *Social Justice Isn't What You Think* (New York: Encounter Books, 2015). And see John Paul II, *Centesimus Annus*, http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_01051991_centesimus-annus.html.

^{xii} For access in the public domain to *The Treatises of Cyprian: Treatise VIII on Works and Alms*, paragraph 16, see http://biblehub.com/library/cyprian/the_treatises_of_cyprian/treatise_viii_on_works_and.htm.

^{xiii} See <http://www.bbc.com/news/world-europe-24391800>.

^{xiv} See <http://bamglobal.org/wp-content/uploads/2015/12/BMTT-IG-Base-of-Pyramid-Final-Report-October-2013.pdf>.

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- ^{xv} See https://www.cafonline.org/pdf/CAF_WGI2014_Report_1555AWEBFinal.pdf.
- ^{xvi} See <http://www.pewforum.org/2011/12/19/global-christianity-exec/>.
- ^{xvii} Jordan Ballor, *Makers of Modern Christian Social Thought: Leo X111 and Abraham Kuyper on the Social Question* (Grand Rapids: Acton Institute Publishing, 2016).
- ^{xviii} See Jurgen Moltmann, *Religion, Revolution, and the Future* (New York: Scribner, 1969); and Jurgen Moltmann, *Theology of Hope* (Minneapolis: Fortress Press, 1993).
- ^{xix} See Johannes Baptist Metz, *Theology of the World* (New York: Scribner, 1968).
- ^{xx} Dietrich Bonhoeffer, *The Cost of Discipleship; Letter and Papers From Prison* (New York: Touchstone, 1997).
- ^{xxi} See Gustavo Gutierrez, *A Theology of Liberation* (New York: Orbis, 1988).
- ^{xxii} See John Paul II, *Sollicitudo Rei Socialis*, http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_30121987_sollicitudo-rei-socialis.html.
- ^{xxiii} Michael Novak and Paul Adams, *Social Justice Isn't What You Think It Is* (New York: Encounter, 2015), 177–8.
- ^{xxiv} Ibid., 178.
- ^{xxv} Emphasis added.
- ^{xxvi} The full statement can be found at <https://www.lausanne.org/content/a-statement-on-the-prosperity-gospel>.
- ^{xxvii} These can be found at <https://www.lausanne.org/content/ctc/ctcommitment> and <https://www.lausanne.org/content/statement/atibaia-statement> respectively.
- ^{xxviii} Dena Freeman, ed., *Pentecostalism and Development: Churches, NGOs and Social Change in Africa* (Basingstoke: Palgrave Macmillan, 2012).
- ^{xxix} Dena Freeman, “Pentecostalism and Economic Development in Sub-Saharan Africa”, in Emma Tomalin, *The Routledge Handbook of Religions and Global Development* (Routledge: Abingdon, 2015).
- ^{xxx} See section 2.3(e).
- ^{xxxi} Colin Bell and Robert S. White, eds., *Creation Care and the Gospel: Reconsidering the Missions of the Church* (Peabody, MS: Hendrickson, 2016). See also <https://www.lausanne.org/content/statement/creation-care-call-to-action>.
- ^{xxxii} Kenman L. Wong, and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove, IL: IVP Academic, 2011).
- ^{xxxiii} Mark Greene, *Thank God It's Monday* (Bucks, UK: Scripture Union, 2003).
- ^{xxxiv} Timothy Keller and Katherine L. Alsdorf, *Every Good Endeavour: Connecting Your Work to God's Plan for the World* (New York: Penguin Books, 2012).
- ^{xxxv} R. Paul Stevens, *The Other Six Days: Vocation, Work and Ministry in Biblical Perspective* (Grand Rapids: Eerdmans, 2012).
- ^{xxxvi} Charles M.A. Clark, *Promoting Good Wealth: CST and the link between Wealth, Well-Being and Poverty Alleviation (A Background Paper)* (New York: Vincentian Center for Church and Society, St. John's University, 2017).
- ^{xxxvii} Adam Smith, *The Wealth of Nations* (New York: Bantam Classics, 2003).