

Doing Business in the Kingdom of God

**A Workbook on Biblical Foundations for
Microenterprise Development**

**Tim Dearborn
Christopher Shore**

World Vision



Copyright © 2006 World Vision International

Printed in the United States of America.

All rights reserved. No portion of this publication may be reproduced in any form, except for brief excerpts in reviews, without prior permission of the publisher.

ISBN 1-933785-03-9

Written and prepared by Tim Dearborn and Christopher Shore. Produced by the Partnership Offices on behalf of the World Vision Partnership.

Published by World Vision International, 800 West Chestnut Avenue, Monrovia, California 91016-3198 U.S.A.

Editor in chief: Edna Valdez. Copyeditor: Mari Fukuyama. Graphic design and layout: Richard Sears. Proofreader: RLou Norquist.

Cover photos (top to bottom): Pradeep Silwal/CGardner, Mandla Lumphondvo/World Vision, David Munoz Ambriz/World Vision, David Munoz Ambriz/World Vision, John Schenk/World Vision, Jon Warren/World Vision

Contents

Acknowledgements.....	4
Notes for Facilitators	5
Session 1	
Introduction: Why Microenterprise Development?.....	6
Session 2	
Economic Well-Being in the Kingdom of God	10
Session 3	
Learning from the Story of Creation	14
Session 4	
Doing Business in a Fallen World	18
Session 5	
Redemption: Part 1 – Exodus and God’s Economic Laws	24
Session 6	
Redemption: Part 2 – Learning from the Prophets.....	31
Session 7	
Redemption: Part 3 – Jesus Christ	37
Session 8	
New Creation: The Spirit and the Church	43
Session 9	
Hope: New Heaven and New Earth	47
Session 10	
Putting It All Together.....	53
Additional Resources	
Pieces of the Exodus Story	60
Additional Resources	
A Christian Perspective on Microenterprise Loans and the Payment of Loan Interest	61
Additional Resources	
Scenario: Loan Repayment and the Sabbath Year.....	68

Acknowledgements

This workbook incorporates materials from *Theology of Development Lesson 7 – Economic Well-being* created by Roy Berkenbosch (Kings University College, Edmonton, Alberta) and Brenda Melles (NGO Development Consultant, Kingston, Ontario) for the Christian Reformed World Relief Committee 2005©, which were developed with the assistance of Dwayne Hodgson and Global Learning Partners.

It also benefits from the work of Christine Aroney-Sine, *A Theology of MED*, and from assistance by Dr. Kershaw Burbank of Eastern University.

In addition, Dr. Jeff Van Duzer (Dean of Seattle Pacific University's School of Business and Economics) and Dr. Vinay Samuel (Executive Director of the Oxford Centre for Mission Studies and the International Fellowship of Mission Theologians) have made substantive contributions.

Participants in the Toronto 2005 World Vision International Christian Commitments Integration Forum, especially Sammy Mwangi and Esther Yamat, made in-depth contributions to this workbook.

Notes for Facilitators

Though this workbook is designed for group use, it can also be used by individuals. Facilitators should read through the workbook in advance of each session, and take note of the materials and group process outlined at the beginning of each section.

Each session is designed for approximately 35 to 45 minutes, with the exception of Session 5, which will require 60 minutes.

All participants should have a copy of the workbook and a Bible.

Sessions include Bible studies, discussion questions, group activities and brief sections of commentary. Participants can read the commentary aloud as a group or silently to themselves. Suggestions are usually provided in each section.

Each session will include several small group exercises for four people, which will offer them a good opportunity to build supportive relationships as teams.

At the end of Session 3, each group will use a flipchart to create a summary entitled “Business as Sacred Stewardship.” The groups will review and add new thoughts to this summary at the end of each subsequent session, and develop an overall summary during the final session. You might find it helpful to record the groups’ reflections by saving these charts and combining them into a master electronic summary.

Session I

Introduction: Why Microenterprise Development?

Objectives for this session	Materials needed
<p>Introduce participants to one another, to the study and to the purpose of engaging in MED.</p> <p>Identify questions that will be explored during this study.</p>	<p>Copy of workbook and Bible for each participant</p>
<p>Session Plan</p> <p>10 minutes: Invite participants to introduce themselves and describe their experience or role in MED. Pray that this study will be fruitful in each of your lives.</p> <p>5 minutes: Distribute the workbook and explain the format of the sessions (workbook, Bible, small group discussions).</p> <p>10 minutes: Read the introductory section (either by having members of your group each read a paragraph aloud or by having them read the section silently). Using the chart provided as a basis, discuss how MED can be practiced in ways that positively or negatively impact people's deeper values.</p> <p>5 minutes: Read the summary of the objectives of this study and then review the questions at the end of the introduction. Have participants identify which questions they find the most pressing. List additional questions to which people are seeking answers.</p> <p>5 minutes: Pray together for one another, this study and your engagement in MED.</p>	

I. Introduction: Read aloud this introduction.

We have written this study for Christians who are engaged in microenterprise development and microfinance. We are committed to Christian relief, development and advocacy, on behalf of the poor, especially children. So why do we engage in microenterprise development (MED) when it is traditionally seen as focused on adult beneficiaries? The answer is simple: MED can relieve suffering, promote sustainable development and enable justice for entire communities – including children.

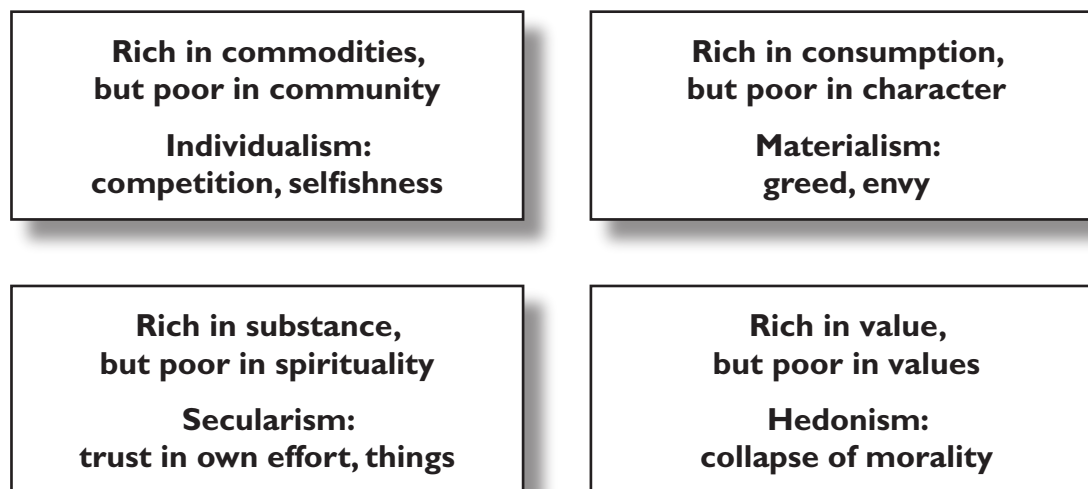
Our vision is that every child in the world will experience life in all its fullness, and that every person in the world will be determined to make it so. An essential dimension of human flourishing is wealth generation – alleviating the abject poverty of people through

enhancing their income, access to markets and economic well-being. Sustained, transformational economic and community development depends on the development of people and not just social and economic systems. Sustained development and well-being requires spiritual, character and relational growth, as well as education, health care, and economic development. True wealth is measured in more than monetary means. Our goal, therefore, is not merely the generation of wealth or the diminishment of poverty, but for people to flourish as we participate together in the coming of God's kingdom. Social and economic development is interconnected with spiritual and relational development.

Without a clear understanding of how to practice microfinance in ways that are consistent with the purposes of God, we risk impoverishing people through affluence, enabling them to become:

- **richer in commodities – but poorer in community: *individualism***
- **richer in consumption – but poorer in character: *materialism***
- **richer in material substance – but poorer in spirituality: *secularism***

Without holistic integration of our Christian commitments into our MED practices, we may unintentionally be agents of secularism rather than of the kingdom of God.



Group Discussion: Do you agree or disagree? What evidence have you seen in MED that either supports or refutes this? How can MED best be practiced to avoid any of these negative consequences?

2. Summary of objectives of this study: Read aloud the purposes of this study.

We are committed to assisting the poor in accessing capital, productive work and markets – but not at the expense of neglecting or diminishing character, dignity, community and spirituality. We recognise the complex interrelationships of spiritual and social change

involved in sustained development. Therefore, our focus is not simply on loans, capital fund development and money – but on people. Ultimately, the quality of human relations, character, spiritual and relational growth is more important than repayment rates. We do not measure the effectiveness of MED simply by risk ratios, capital fund increases and return on investment, but by its impact on the transformation of people and communities.

This study encourages a biblical understanding of economic well-being related to wealth, poverty and justice, to establish a biblical foundation for microenterprise development. It examines the whole biblical story – from the Creation and the Fall, to God’s redemptive actions begun in Israel and fulfilled in Christ, to our new creation by the Spirit, culminating in the new heaven and earth established in God’s kingdom. It explores options for how to do business with the longest possible “return on investment”.

Through this study, participants will have the opportunity to clarify the intrinsic contribution of business activity in general, and MED and microfinance in particular, to the purposes of God.

The study is structured around five great themes of the biblical story, exploring insights from each for God’s purposes for business.

1. **Creation:** increasing fruitfulness by stewardship and creativity
2. **Fall:** overcoming alienation, brokenness and destruction
3. **Redemption:** experiencing new community and meaningful work
4. **New Creation:** generating new capacity through the power of the Spirit
5. **Culmination:** living in anticipation of the certain future

As a result, participants may gain insight into how business, and specifically MED, is a form of full-time Christian service, and how our Christian commitments distinctively shape our approach to microfinance and MED.

Specific questions to address include:

1. What is distinctively *Christian* about how we approach MED?
2. How do we express our Christian commitments in MED without proselytism?
3. What does God have to do with business?
4. Is charging interest and stimulating debt moral?
5. How can we provoke an entrepreneurial spirit in people and communities?
6. How can we generate wealth without fracturing a community (and individuals) with competition, envy and greed?

Discuss these questions, identifying the ones most important to participants, and adding any others they would like to pursue.

List any additional questions that people are eager to pursue.

Conclude by **praying** for one another, for God to use this study and for your leadership in MED.

Session 2

Economic Well-Being in the Kingdom of God

Objectives for this session	Materials needed
<p>Provide an overview of the meaning and implications of the kingdom of God for economics.</p> <p>Have participants summarise their current understanding of how MED relates to the purposes of God.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Flipchart or large sheets of paper (one per every four participants)</p>
<p>Session Plan</p> <p><i>5 minutes:</i> Invite each participant to read silently the introductory section on “God Is an Economist” and mark with an ! anything they find surprising.</p> <p><i>15 minutes:</i> In groups of four, discuss any surprises from this introduction, and list three ways in which MED contributes to the coming of the kingdom of God. Write a 20-word statement on why God wills MED and have several groups read their sentence.</p> <p><i>15 minutes:</i> In the same groups of four, complete the chart on ways MED contributes to the purposes of God. Have groups post their charts on the wall when they are done. <i>Note to facilitator:</i> You might find it helpful to save these charts, and combine them into a master electronic summary.</p> <p><i>5 minutes:</i> Conclude in prayer that God will guide the group in its understanding of God’s purposes for MED.</p>	

1. Introduction – The Kingdom of God and Economics: Read silently the following and **mark** an exclamation (!) by anything that is surprising.

In the beginning, when God made the heavens and the earth, there were no poor. God intended as the human community expanded and filled the earth and exercised faithful stewardship over it, that all people and the whole creation would flourish. The word “economics” comes from the Greek word *oikos*, which literally means “household”. The Bible teaches that the world in which we live as a global human community is really God’s “household”, a place where God intends for us all to be “at home”. In our “home” God intends that all will have enough food, be part of secure families and safe communities, and flourish enjoying the splendours of God’s world. “Economics” is not just about money. In

its broadest sense, economics encompasses all the arrangements and decisions we make that affect the well-being of people everywhere.

As followers of Christ, we place our hope in the reign of God and its fulfillment in the return of Christ. We believe that God rules over creation in wisdom, patience and justice, even though sinful creation does not yet fully recognise God's rule. In Jesus' life, death and resurrection, the time of fulfillment has begun (Mk. 1:15). Jesus proclaimed both the nearness of God's reign and its future realisation. In his life and teaching he emphasised that God's reign brings benefits particularly to the poor, vulnerable, persecuted and children (Matt. 5:10; 8:10-12; 17:20; 21:31; Luke 6:20). God will bring the poor justice and relief, restoring their rightful place amidst creation's abundance.

To engage in mission is to participate in the coming of the kingdom of God. This is what we are to seek first (Matt. 6:33). We are to hunger for kingdom justice (Matt. 5:6). The desire for this kingdom to come is to be foremost among our prayerful petitions (Matt. 6:10). The kingdom at hand was the subject of Jesus' first sermon (Mark 1:14-15; Luke 4:18) and the focus of his teaching following his resurrection (Acts 1:1-8). Jesus said that the point of all his teaching was to proclaim the mystery of the kingdom (Luke 8:10). Jesus' preaching of the kingdom was so central that he said the end of history would not arrive until the kingdom had been preached to all ethnic groups in the world (Matt. 24:14).

God gives people in Christ a new beginning (2 Cor. 5:17; Rom 6:4-6; Gal. 6:15), delivers them from the oppression of sin and the kingdoms of this world (Gal. 1:4), and "crucifies" their slavery to the old ways (Gal 2:20). The Gospel's call for repentance is thus a radical turning, or redirecting of life. It leads to total transformation. "Repentance is far more than a private matter between the individual and God. It involves the total reorientation of life in the world, among people, in response to the work of God in Jesus Christ."¹ "When Christians gain a vision of the Kingdom of God, their view changes toward the poor, orphans, refugees; toward God's future and his interest in justice, mercy and truth."²

We are called to live now according to the pattern of God's future reign. In our spiritual, social and economic relationships, we demonstrate now the justice, righteousness, love and peace of the future kingdom (Acts 2:41-47; Rev. 11:15; 15:3-4). We are so to live that we give the world evidence of what the future will look like. We look forward to the coming of a new heaven and a new earth, where the people of God will no longer hunger, thirst or cry, when all creation will sing praises to "the Lamb of God, seated on the throne" (Rev. 21:1-4; 7:9-17; 5:13-14).

In January 1990, more than 100 Christian theologians, economists and development leaders from different Christian traditions and economic perspectives (from free-market capitalists

1 René Padilla, "Evangelism and the World" in *Let the Earth Hear His Voice*, 1975.

2 Howard Snyder, *Liberating the Church* (IVP, 1983), p. 11.

to Christian socialists) came together at the Oxford Centre for Mission Studies in Oxford, England, to conclude a three-year study project on Christian faith and economics. The resulting statement, *The Oxford Declaration on Christian Faith and Economics*, stands as a comprehensive statement about contemporary Christian economics. Regarding stewardship and economic production it proclaims: “Economic production results from the stewardship of the earth which God assigned to humanity. While materialism, injustice, and greed are in fundamental conflict with the teaching of the whole Scripture, there is nothing in the Christian faith that suggests that the production of new goods and services is undesirable. Indeed, we are explicitly told that God richly furnishes us with everything to enjoy (1 Tim. 6:17). Production is not only necessary to sustain life and make it enjoyable, it also provides an opportunity for human beings to express their creativity in the service of others. In assessing economic systems from a Christian perspective, we must consider their ability both to generate and to distribute wealth and income justly.”³

Small Group Discussion: In groups of four, **discuss** anything you marked as surprising and discuss why. Continue in the same groups and **summarise** your current understanding of how MED and microfinance contribute to the coming of the kingdom of God.

- _____
- _____
- _____

Complete the following sentence using less than 20 words:

God wills microfinance development among the poor because it: _____

_____.

Have several groups **read** their sentences to the entire group.

In the same groups of four, **brainstorm** and expand on these lists to describe ways MED contributes to God’s purposes in the world. **Note** your ideas on the following chart. If possible, have one person capture the ideas on a flipchart, while another person records them electronically. Post your chart on the wall when you are finished, and review other groups’ ideas.

3 *Transformation* 1990 (Vol. 7, No. 2)

Dimensions of God's kingdom on earth	Ways MED participates in the fulfillment of God's purposes
Restoration of order and harmony in Creation • •	
Transformation of people and relationships in Christ • •	
Reconciliation and empowerment of communities • •	
Well-being and empowerment of children • •	
Transformation of systems and structures • •	

Conclude by **praying** together as an entire group for God to guide you through this study in your understanding of how MED contributes to the coming of God's kingdom.

Session 3

Learning from the Story of Creation

Objectives for this session	Materials needed
Name characteristics of God and the nature of humankind and describe their implications for human work. Envision God's original intention for creation and business. Recognise business as a Christian/sacred vocation.	Copy of workbook and Bible for each participant Coloured pencils/pens/or crayons and paper for each participant Flipchart and electronic copy of chart begun in the previous session on "biblical principles" and MED
Session Plan <i>3 minutes:</i> Read aloud Genesis 1:19-28 and 2:15, as well as the introductory statement on Creation. <i>5 minutes:</i> In groups of four, list qualities of God portrayed in the Creation account, and implications for human life and work. <i>7 minutes:</i> As an entire group, while someone reads aloud Psalm 104, have each participant draw a picture portraying God's intention to provide abundantly for all people. <i>7 minutes:</i> Read aloud Psalm 24:1 and the introductory statement on business as sacred stewardship. In groups of four, discuss the diagram. <i>8 minutes:</i> As an entire group, brainstorm and write ideas regarding the meaning and implications of business as sacred stewardship. Save this chart for the next session, and also make an electronic copy of it. <i>5 minutes:</i> Conclude by praying for our stewardship of the lives and resources with which we have been entrusted.	

1. Introduction: Read aloud Genesis 1:19-28 and 2:15 and the following summary of God's intended role for humankind in creation.

Without describing a scientific process for the origin of life, the Bible proclaims that:

1. God created all of life – all things exist by God's will without being themselves god;
2. God's original creation was good and harmonious;
3. God is Lord of all things, and in fact, all things belong to God (Psalm 24:1);
4. People exist in the image of God with a threefold purpose of worshipping God, nourishing relationships with one another and working with a special role in creation.

According to the creation account in Genesis, human work in the “Garden” is to:

- subdue** it (Gen. 1:26, 28),
- order** it (name it) (Gen 2:19-20),
- protect** and guard it⁴ (Gen 2:15),
- render** it **fruitful** (Gen 1:28; 2:15).

Small Group Exercise: In groups of four, **list** some qualities of God portrayed in the Creation story. If we are created in God’s image, what are implications for human work and relationships?

Characteristics of God as evidenced in the Creation story	Implications for human life and work as people in God’s image

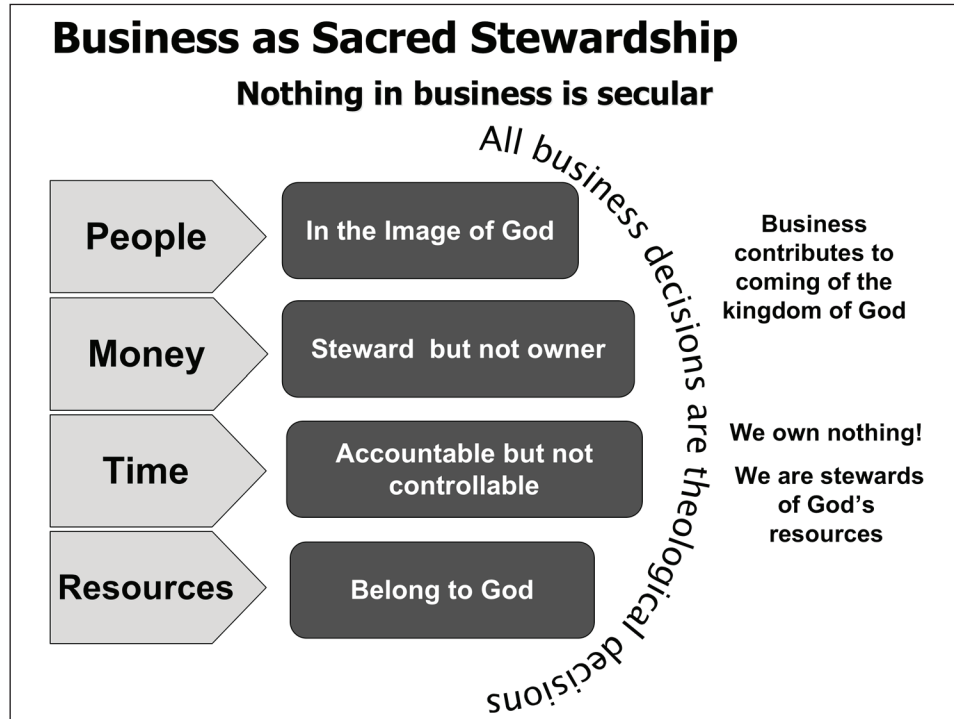
Group Exercise: Scripture portrays God’s initial creation as fruitful and harmonious, with all of life submitting to God’s lordship. As someone **reads** aloud **Psalms 104**, **draw** a picture to illustrate God’s intentions of abundance where no one is poor or hungry. You might want to post these around the room for others to enjoy during a break.

Read aloud Psalm 24:1 and the following summary of the implications of God’s ownership of all creation (see also Exo. 9:29; Deut. 10:14; 1 Cor. 10:26-28).

God is concerned with every aspect of life. All life belongs to God. If every aspect of life “belongs” to God, then we own nothing. We are stewards and guardians of someone else’s resources. If people exist in the image of God, then they are not mere customers, consumers or units of production. They are to be treated with dignity. In other words,

⁴ The call to exercise “dominion” over creation in Genesis 1:26, 28 is balanced by the call in Genesis 2:15 to guard creation. Adam is put in the garden to till and keep it. Literally, “to keep” means *to care for*. Adam and Eve were called to steward or protect the Creation. Unfortunately, an exclusive focus on “dominion” has often been used to justify people exploiting, rather than protecting, nature.

in every business encounter, we are encountering the sacred. This doesn't imply that everything is god. Rather, everything belongs to God. Every business activity involves the stewardship of four components: **people, time, resources and money**.



Examine this diagram, “Business as Sacred Stewardship”.

In groups of four, **discuss** your initial reaction to this assertion.

- What surprises you about it?
- What questions does this raise?

Group Exercise: As a large group, **brainstorm** ideas and **write** them on the following chart. After each session, you will review and expand on this chart to summarise ideas explored in this workbook.

Business as Sacred Stewardship	Meaning	Implications for life and business	Implications for MED
People			
Time			
Resources			
Money			

Conclude with **prayer** for your stewardship of these gifts from God.

Session 4

Doing Business in a Fallen World

Objectives for this session	Materials needed
Examine the impact of sin (the Fall) on business. Discuss the implications of how we view and approach “sin” for business.	Copy of workbook and Bible for each participant Summary chart from the previous session on “Business as Sacred Stewardship” Flipchart
Session Plan <i>3 minutes:</i> Read aloud Genesis 3: 1-24 and the introductory statement. <i>7 minutes:</i> Divide into two groups (or multiple sets of four people) one half listing from Genesis 3:1-24 the impact of the Fall on human life, and the other half God’s response. Discuss people’s impressions. <i>7 minutes:</i> In groups of four, list the implications of the Fall for work, relations and MED. <i>7 minutes:</i> Based on the chart provided, have participants identify and discuss the dominant understanding of “sin” in their context. <i>5 minutes:</i> Read aloud Romans 8:20-23 and discuss in groups of four what has contributed to the common belief that God is primarily concerned with “spiritual” matters. How does Romans 8 depict a different view of the interdependency of the natural world and people? <i>5 minutes:</i> Add ideas about the implications of the Fall for MED on your chart, “Business as Sacred Stewardship”. <i>3 minutes:</i> Conclude in prayer for God’s overcoming the impact of the Fall on business.	

1. Introduction: Have someone **read aloud** Genesis 3:1-24 and this introduction.

The biblical story of the origin of life moves from God’s good creation to describe our present “fallen” condition. People and the world are not now what God intended them to be. Humankind rebelled against God’s ways and brought disharmony to God’s good creation.

The Genesis account not only describes God’s good creation – it also describes the disruption of God’s intended harmony by rebellion. God placed boundaries around human behaviour to protect people from inflicting harm on themselves or others. Because people rejected those boundaries, harmony was destroyed and conflict, death and suffering ensued.

The Oxford Declaration on Christian Faith and Economics proclaims: “Poverty was not part of God’s original creation, nor will poverty be part of God’s restored creation when Christ returns. Involuntary poverty in all its forms and manifestations is a result of the Fall and its consequences. Today one of every five human beings lives in poverty so extreme that their survival is daily in doubt. We believe this is offensive and heart-breaking to God.”

Group Exercise: Divide into two groups. One group lists consequences of the Fall for human life from Genesis 3: 1-24, and the other lists God’s responses as recorded in the same verses. (If the group is large, divide into smaller groups with half of them summarising “the impact” and the other half summarising “the response”).

Genesis 3:1-24 The biblical account of sin and the Fall	
Impact on life	God’s response

Discuss as a large group anything people find surprising or striking about results of the above exercise.

In groups of four, **list** the consequences for human relationships and work that this passage describes as stemming from the Fall. What does it mean for us to be living and working in a “fallen” world with sinful people?

Impact of the Fall	Implications for human work and relations	Implications for MED and microfinance
On our relation with God		
On relations between people		
On our relation with creation		

2. Global Perspectives on “What’s Broken in Life”: Every religion and culture in the world recognises that life is not what it should be. Something is wrong with the world! Evil, suffering, corruption and greed must be explained somehow.

As an entire group, **discuss** the following chart.

- What are the dominant explanations for life’s “brokenness” in the society where you work?
- What are the implications for business practices?
- Using the same simplistic overview, how might a Christian world view be summarised?

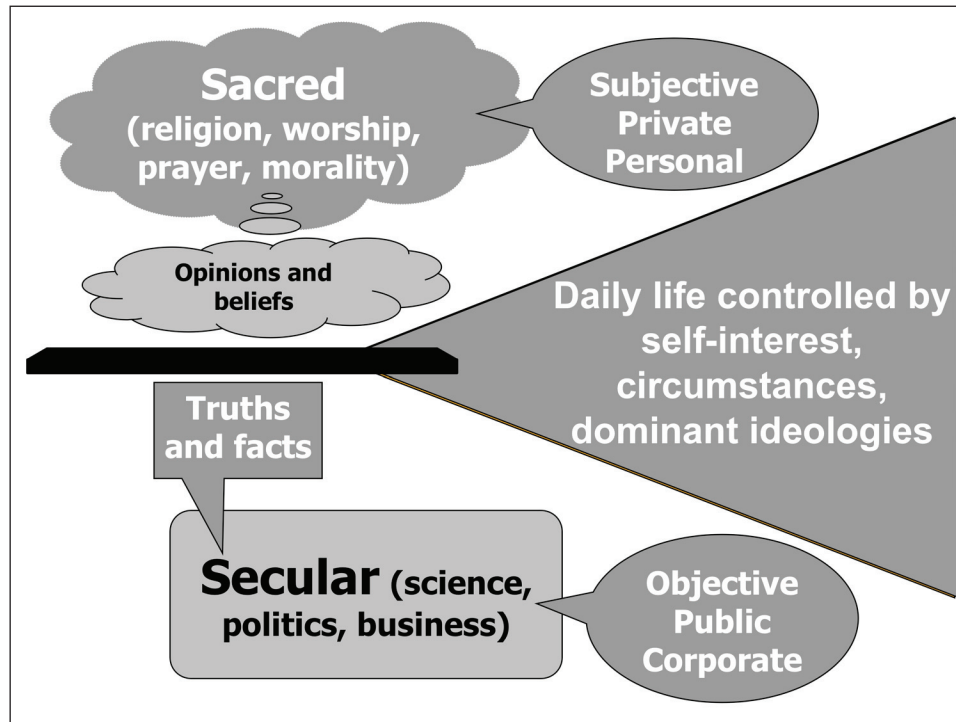
Impact of view of “sin” on daily life and business

Source of Problem	Solution	World View
Ignorance	Training and education	Secular
Forgetfulness	Systems of remembrance	Muslim
Illusion of separateness, karma	Devotion and submission to circumstances	Hindu
Desire for personal gain	Cessation of desire	Buddhist
Individualism, oppression by elite	Collective commitment, struggle	Communist
Interference by spirits	Training and Ritual	Animist

3. Holistic Redemption: Read aloud Romans 8:20-23 and the following reflections.

Sin didn't merely impact human life and people's relations with God. Sin impacted all of life – even creation itself. Therefore, God's work of redemption pertains to every aspect of life – not just to the salvation of human souls.

Examine the following chart to make sure that people understand what it's expressing.



In groups of four, **discuss** common ways people are taught to believe and act as if the Church's (and by implication, God's) sphere of concern was primarily with spiritual and interpersonal aspects of life. **List** dimensions of life commonly understood by your community to be outside of God's primary sphere of interest.

- _____
- _____
- _____

Discuss how Romans 8 portrays a different notion of the interdependency between the redemption of people and the natural world.

Group Exercise: Continue **adding** to the list of biblical themes and their implications for microenterprise development that you began in the previous session. *As mentioned earlier, you will continue adding to this list throughout the study.*

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Conclude in **prayer** for God's overcoming the impact of the Fall on business.

Note: Alert participants that the next session will require 60 minutes because of group exercises.

(In preparation for the next session, read the article by Kershaw Burbank, "A Christian Perspective on Microenterprise Loans and the Payment of Interest" in "Additional Resources", pp. 61-67).

Session 5

Redemption: Part I – Exodus and God’s Economic Laws

Objectives for this session	Materials needed
<p>Review the biblical story of the Exodus, and explore insights it provides to the nature of God, and implications for business.</p> <p>Examine implications of Old Testament laws of the Sabbath and Jubilee Years for contemporary business practices and MED.</p> <p>Identify specific steps participants wish to take in response to these implications.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Cut the “Pieces of the Exodus Story” task sheet into strips (see “Additional Resources”, p. 60) – ensuring every participant gets one strip</p> <p>Chart from previous sessions on “biblical principles” and MED</p>
<p>Session Plan (Note – this session takes 60 minutes)</p> <p><i>8 minutes:</i> Group exercise to refresh people’s memories of the Exodus story and reading of introductory material on the Exodus.</p> <p><i>5 minutes:</i> Personal reflection and sharing in pairs.</p> <p><i>5 minutes:</i> Read the introductory material on God’s economic laws.</p> <p><i>10 minutes:</i> Discuss in small groups the charts of Old Testament economic principles, and Leviticus 25:23-24 and Deuteronomy 15:1-11.</p> <p><i>5 minutes:</i> Read Deuteronomy 24:6-15 and the introduction to Old Testament economic principles and contemporary market economies.</p> <p><i>20 minutes:</i> Group exercise and presentations on scenarios.</p> <p><i>7 minutes:</i> Add ideas about the implications of Old Testament economic laws for MED on your chart, “Business as Sacred Stewardship”. Conclude by praising God for his gift of creativity.</p>	

I. Introduction – The Exodus: Read aloud this introduction.

Next to the Creation account, the Exodus event forms the basis for Israel’s religious beliefs and social practice. Old Testament writers often remind Israel of God’s mighty deliverance in order to call them to radical love for others and loving obedience to God. God says to the people of Israel:

- *I love you – so you are to love others.*

- *I have delivered you – so you are to seek the deliverance of others.*
- *You know what it was like to be an oppressed slave people – so do not oppress anyone.*
- *You know what it was like to be poor – so do not impoverish others.*

Group Exercise: Refresh your memory of the Exodus story. Have each person **take** one of the strips from the “Pieces of the Exodus Story” task sheet (“Additional Resources”, p. 60). If a participant does not receive one, have him or her join someone who has a strip. The strips of paper are intentionally out of order .

- As a group, **put** the story in order by standing in a line with each person holding a strip so that the story is in its proper sequence.
- **Read aloud** the story from start to finish, with each person reading his or her strip.

Individual Exercise: Read silently the following summary of aspects of God’s character and will revealed through the Exodus.

God is a God who liberates the oppressed. God does not favour the rich and powerful, nor does he support them in oppression and exploitation of the poor. Rather, God judges and punishes the wealthy nation of Egypt because it exploits and oppresses people. God liberates slaves and responds to the cries of the needy.

God’s salvation of Israel is not accomplished through military might. Moses, God’s servant, does not have any weapons except his confidence in the Lord. In fact, when Moses takes matters into his own hands by killing an Egyptian taskmaster, he is exiled for 40 years. Only when he trusts in the power of God, and not in the power of an army, is he able to liberate the people. This lesson is often repeated throughout the Old Testament. The power of deliverance rests in God. God’s values – compassion, justice and caring for the poor – are what God’s people are most to value.

Israel is not called simply to leave the *land* of Egypt, but to leave the ways of Egypt. Scripture identifies ancient Egypt not simply as a geographic place but as a way of life, a way of thinking that must be rejected. Ancient Egypt represents the consequences of the Fall – the antithesis of God’s intention for creation: rather than abundance – scarcity; rather than harmony – violence; rather than justice – oppression. We may call it the *economy of scarcity* rather than *sufficiency*! This ideology conflicts with the true worship of God. Moses tells Pharaoh the people must be set free so they can go to the wilderness to worship God. Once free of Pharaoh, God’s people are not to use their freedom for selfish indulgence or succumb to trusting their own resources. Rather, the commandments God gives Israel on Sinai demarcate a path to the fullness of life in a society based on love for God and neighbour that is the opposite of Egypt. Later, when the prophets are compelled to condemn the people of Israel, it is because Israel has become just like ancient Egypt – unjust, oppressive and materialistic.

Personal Reflection: Reflect on your own involvement in MED or in business and answer three questions:

- What, if any, relationships can you find between these themes in Exodus and your work in microfinance and MED?
- What is the most relevant implication for you from the Exodus story that will affect your life (to what extent do you struggle with “the ways of Egypt”) and your work?
- What practical action steps can you take to live this out?

Share any of your thoughts that you would like with the person next to you.

2. God’s Economic Laws. Read aloud the following summary of Old Testament laws about economic life and business relations. As you listen, **underline** what you find most significant.⁵

After delivering Israel from slavery, God led the Israelites into the wilderness to teach them how to stay out of slavery, protect the poor and avoid participating in the exploitation of others and the worship of the gods of the lands and the works of their own hands. God’s Law was a gift, saying in effect, “*I’ve saved you from slavery and if you want to continue to live a saved life, live this way. In obedience to my way, you will find abundant life.*” It is no surprise that much of God’s law for daily life pertained to business and economics. In fact, the Law as recorded in Leviticus and Deuteronomy establishes an entire economic system.

In Leviticus 25, the law commands two special observances – the Sabbath Year (verses 1-7) and the Year of Jubilee (verses 8-54). These extend the Sabbath day of rest into wider cultural patterns intended to expand economic well-being to the whole community, especially to the poor. The passage explains that the **Sabbath Year** is a year of rest when debt was forgiven, indentured labourers were freed, and the land rested. God includes the non-human creation in his saving grace. The Sabbath Year is also a year of rest for people, for they do not need to till the ground or sow crops. Any resulting produce is to be shared also with temporary residents, passersby, strangers and sojourners. The Sabbath Year ensured that neither debt nor indentured labour could permanently trap God’s people in poverty or bondage. In a time before chemical fertilizers, letting the land rest (lie fallow) ensured the productivity of the agrarian economy.

The **Jubilee Year** was to be observed at the conclusion of seven cycles of Sabbath Years, in the 50th year. In this year, dispossessed families reclaimed their land, indentured slaves were to be released and debts were forgiven (Deut. 15). The purpose of these laws is the protection of people from *structural* disadvantages (such as loss of land or indentured slavery) that would trap them in their poverty and make it impossible to start over. Jubilee offers a *new beginning* once a lifetime for every generation. Individual initiative (or lack of

5 Examples of Old Testament laws about the poor and their care include: Ex. 23:1-10; Lev. 25; Deut. 15:1-15, 24:17-22, 26:12-15.

initiative) and private property were supported – but within boundaries that protected against multi-generational poverty. Everybody got a fresh start during his or her lifetime – with equal access to the means of production.

Leviticus 25 closes with God’s reminder of the reason for these laws, “For to me [God] the people of Israel are servants; they are my servants, whom I brought out from the land of Egypt” (verse 55).

Though the system itself may not be applicable to contemporary capital-based market economies, it contains many intriguing economic principles, including:

- 1. Private property and individual entrepreneurial activity were protected and encouraged.
- 2. Safeguards were established to provide for and protect those who – because of age, gender or infirmity – could not provide for themselves.
- 3. Aliens and strangers were given protections and rights.
- 4. Multigenerational inherited wealth and poverty was limited by everyone getting equal access to capital and the means of production once in his or her lifetime.
- 5. People who through laziness or poor judgment suffered economically had to experience the consequences of their actions.
- 6. The land and even animals were protected from exploitation and abuse.
- 7. Labour and trade laws mandated that fair wages be paid on time and that fair measures be used in commerce.
- 8. Processes were established to ensure fair arbitration of disputes and contracts.

Small Group Discussion: In groups of four, **discuss** the following three sets of questions:

I) Examine this chart of Old Testament business principles.

Old Testament Business Principles		
Environment and animals are protected	Individual property and initiative are honoured	Multi-generational debt and wealth are prohibited
Equal access once a lifetime for everyone to means of production	Dignity of the poor is guarded	Those who can’t compete because of age or infirmity are provided for
Equal access once a lifetime for everyone to means of production	Rights of foreign workers are protected	Those who can’t compete because of age or infirmity are provided for

What, if anything, surprises you about this list?

How do these principles compare to present business practices in your own country?

2) Read Leviticus 25:23-24, which describes the two foundations of biblical economics.

**“The land is mine”
God owns all things**

Psalm 24:1; Lev. 25:23

**“Remember you are but tenants”
We are servants and stewards**

Lev. 25:23

Two foundations of biblical economics

Reflect on how these aspects of life in God’s “economy” might impact your own approach to business, possessions and money.

3) Read Deuteronomy 15:1-11. Analyse these verses and discuss what you underlined from the previous section using the following questions.

- Verse 4 says, “...there should be no poor among you...” while verse 11 says, “...there will always be poor people in the land...” How do you account for this difference?
- Verses 7 and 8 command God’s people to LEND to the poor. What does this imply about how God sees the character and economic potential of the poor?
- Sometimes people quote verse 11 as justification for accepting poverty as a God-given situation they should not try to change. Based on these biblical ideas, how would you respond to that kind of thinking?
- What are possible connections between this Old Testament economic system based on an agrarian economy, and our contemporary market economies?

3. Old Testament Economic Principles and Contemporary Market Economies.

These verses obviously raise many questions for us about business and our engagement in microfinance. Further dimensions are added in other provisions of the Law. Have someone in your group **read aloud** Deuteronomy 24: 6-15. Then **read** the following implications of this passage for the taking of collateral to secure loans.

- I. We can see that we never take something as collateral that would threaten the person’s well-being or life, such as an upper millstone. The millstones were used for grinding wheat into flour. Without a millstone it is impossible to make flour for bread. We use the same principle today in microfinance: While we will take for collateral a

person's equipment bought for business expansion — for example, a carpenter's new electric saws — we will not take his hand tools. We must not run our programs so that failure on the part of our clients means that they become destitute.

2. We see that we are not to go into a person's house to take their collateral. Rather, we let them bring it to us. This principle centers on the issue of dignity and personal pride. God is very concerned about the dignity of all people, and especially the dignity of the poor.
3. We see that we do not keep the collateral of the poor so that they suffer. For example, a cloak could be a pledge for a loan. However, the cloak was not only a coat; it was also a blanket and a bed for the poor. Our policies must be flexible enough to meet the needs of the poorest, and ensure we seek their well-being, and not just the "well-being" of our loan.

Invite participants to offer any reflections they have from Kerk Burbank's article on interest.

Small Group Exercise: Divide into groups of four to six people. Each group will be assigned one of the following scenarios (make sure there is an equal number of groups for each scenario. Because of time constraints, try to have no more than two groups work on each scenario).

- **Read** the scenario.
- **Create** a short speech (three to five minutes) responding to issues the scenario raises. Drawing on Scriptures and other principles we have discussed, you have 10 minutes to construct a theologically and culturally acceptable defense of World Vision's position.
- **Write** major points of this speech on a piece of paper and select a spokesperson to be the MFI officer who will give the speech to the entire group.
- The entire group will **vote** for the best speaker and explanation.

Scenario One: You are a Christian World Vision microfinance loan officer in a nation that is predominantly Christian. The pastor of your church asks you to speak at a meeting to explain why World Vision gives loans rather than grants to help people improve their lives. What do you say?

Scenario Two: You are in a meeting with the World Bank director of your country. How would you explain the fundamental economic issues which Old Testament Law (and especially laws of the Sabbath and Jubilee Years) address, and how World Vision's approach to microfinance accounts for these issues?

(If your group is large and a third scenario would be helpful, use the scenario on loan repayment and the Sabbath Year in "Additional Resources", pp. 68-69).

Group Exercise: As an entire group, **add** to your list of biblical principles and implications — **reflecting** especially on ways in which MED can be an expression of the Jubilee.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Conclude in **prayer**, praising God for the gift of creativity!

Session 6

Redemption: Part 2 – Learning from the Prophets

Objectives for this session	Materials needed
<p>Explore connections between the criticism by Old Testament prophets of Israel's economic practices and our contemporary business practices.</p> <p>Create a prophetic word for our current contexts.</p> <p>Describe ways MED contributes to biblical economic justice.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Chart from previous sessions on “Business as Sacred Stewardship”</p>
<p>Session Plan</p> <p><i>8 minutes:</i> In groups of four, read the introduction and selections from the Old Testament Prophets and discuss these ideas using the questions provided.</p> <p><i>15 minutes:</i> Read silently the quotation from the <i>The Oxford Declaration on Christian Faith and Economics</i>, underlining ideas regarding how MED brings justice for the poor. In the same groups of four, write a brief, prophetic message for your community today, based on the call to Jubilee, and have representatives from several groups present their message.</p> <p><i>7 minutes:</i> Read in unison the promises from the Prophets and add insights from this reading to the “Business as Sacred Stewardship” chart.</p> <p><i>5 minutes:</i> Pray for the communities where you serve.</p>	

I. Introduction: The Call of the Prophets for the Poor

Small Group Exercise: In groups of four, take turns reading aloud the following introduction and selections from the Old Testament Prophets regarding their call for economic well-being).

Historical and archaeological evidence suggests that Israel practiced the Sabbath Year and that it took seriously issues raised by the Jubilee. However, there is evidence that the radical economic system outlined for the Jubilee – and especially its emphasis on provision for the poor and aliens – was never consistently or fully implemented. This is not a surprise, for obviously these laws would be a threat to the wealthy and those in economic power. In fact, an elaborate system called the *prosboul* was developed, whereby debt-holders could give the loan to the Temple on the year before a Jubilee – thus relieving themselves

of ownership. Then, on the year after the Jubilee, the Temple would return the loan to the holder, and the debtor would retain the obligation. In response, God raised up Prophets who warned Israel that they were going to revert to bondage again if they didn't walk in God's ways, restrain from idolatry and provide for the poor.

God called Israel to be a chosen people, specially set apart to demonstrate what well-being looks like in a community of people, bearing witness among the nations of how God blesses those who walk in God's ways. The Hebrew Bible tells the long, sad story of God's often unrequited love for Israel and confrontation with Israel's rebellion. Time and time again, Israel chooses other gods and other ways of life. Ultimately God judges Israel by allowing other nations to conquer the people and take them into exile. The Prophets warned Israel about the judgment that was coming. Every prophet urged Israel to repent and be faithful. One of the major sins the Prophets pointed to was Israel's economic injustice.⁶

"Hear the word of the LORD, you rulers of Sodom; listen to the law of our God, you people of Gomorrah! The multitude of your sacrifices – what are they to me? says the LORD. I have more than enough of burnt offerings, of rams and the fat of fattened animals; I have no pleasure in the blood of bulls and lambs and goats. When you come to appear before me, who has asked this of you, this trampling of my courts? Stop bringing meaningless offerings! Your incense is detestable to me. New Moons, Sabbaths and convocations – I cannot bear your evil assemblies. Your New Moon festivals and your appointed feasts my soul hates. They have become a burden to me; I am weary of bearing them. When you spread out your hands in prayer, I will hide my eyes from you; even if you offer many prayers, I will not listen.

Your hands are full of blood; wash and make yourselves clean. Take your evil deeds out of my sight! Stop doing wrong, learn to do right! Seek justice, encourage the oppressed. Defend the cause of the fatherless, plead the case of the widow.

Come now, let us reason together, says the LORD. Though your sins be like scarlet, they shall be as white as snow; though they are red as crimson, they shall be like wool. If you are willing and obedient, you will eat the best from the land; but if you resist and rebel, you will be devoured by the sword. For the mouth of the LORD has spoken.

See how the faithful city has become a harlot! She once was full of justice; righteousness used to dwell in her – but now murderers! Your silver has become dross, your choice wine is diluted with water. Your rulers are rebels, companions of thieves; they all love bribes and chase after gifts. They do not defend the cause of the fatherless; the widow's case does not come before them." *Isaiah 1:10-23*

"This was the guilt of your sister Sodom: she and her daughters had pride, excess of food,

⁶ Examples of prophetic passages that speak of God's passion for economic justice include: Isaiah 1:10-23, 10:1-4, 58; Amos 2:6-8, 5:11-24; Micah 2:1-5, 6:6-16.

and prosperous ease, but did not aid the poor and needy. They were haughty, and did abominable things before me; therefore I removed them when I saw it.” *Ezekiel 16:49-50*

“If a man is righteous and does what is lawful and right – if he does not eat upon the mountains or lift up eyes to the idols of the house of Israel, does not defile his neighbour’s wife...does not oppress anyone, but restores to the debtor his pledge, commits no robbery, gives his bread to the hungry and covers the naked with a garment, does not take advance or accrued interest, withholds his hand from iniquity, executes true justice between contending partners... – such a one is righteous; he shall surely live, says the Lord God.” *Ezekiel 18:5-9*

“You who turn justice into bitterness and cast righteousness to the ground...you hate the one who reproves in court and despise him who tells the truth. You trample on the poor and force him to give you grain. Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine. For I know how many are your offenses and how great are your sins. You oppress the righteous and take bribes and you deprive the poor of justice in the courts. Therefore, the prudent man keeps quiet in such times, for the times are evil. Seek good and not evil, that you may live. Then the Lord God Almighty will be with you as you say he is. Hate evil, love the good; maintain justice in the courts.” *Amos 5: 7-15*

Small Group Discussion:

- In what ways do these prophetic rebukes and promises relate to Israel’s fulfillment of Old Testament economic laws, especially the Sabbath and Jubilee Years?
- What common concerns do you see between the Prophets’ era and our time?
- Where might such prophetic words be needed today – in your community, your country and our world?

Entire Group: Invite people to share from their small group discussions key insights.

2. Prophetic Words for Today: While someone **reads aloud** the following sections of the *Oxford Declaration on Christian Faith and Economics*, **underline** any ideas that relate specifically to how your work in MED brings God’s justice for the poor.

“38. Biblical justice means impartially rendering to everyone their due in conformity with the standards of God’s moral law. Paul uses justice (or righteousness) in its most comprehensive sense as a metaphor to describe God’s creative and powerful redemptive love. Christ, solely in grace, brought us into God’s commonwealth, who were strangers to it and because of sin cut off from it (Romans 1:17-18; 3:21-26; Ephesians 2:4-22). In Biblical passages which deal with the distribution of the benefits of social life in the context of social conflict and social wrong, justice is related particularly to what is due to groups such as the poor, widows, orphans, resident aliens, wage earners and slaves. The common link among these groups is powerlessness by virtue of economic and social needs. The

justice called forth is to restore these groups to the provision God intends for them.... One essential characteristic of Biblical justice is the meeting of basic needs that have been denied in contradiction to the standards of Scripture; but further, the Bible gives indication of how to identify which needs are basic. They are those essential, not just for life, but for life in society.

39. Justice requires special attention to the weak members of the community because of their greater vulnerability. In this sense, justice is partial. Nevertheless, the civil arrangements in rendering justice are not to go beyond what is due to the poor or to the rich (Deuteronomy 1:17; Leviticus 19:15). In this sense justice is ultimately impartial.

40. Justice requires conditions such that each person is able to participate in society in a way compatible with human dignity. Absolute poverty, where people lack even minimal food and housing, basic education, health care, and employment, denies people the basic economic resources necessary for just participation in the community. Corrective action with and on behalf of the poor is a necessary act of justice. This entails responsibilities for individuals, families, churches, and governments.

41. Justice may also require socio-political actions that enable the poor to help themselves and be the subjects of their own development and the development of their communities. We believe that we and the institutions in which we participate are responsible to create an environment of law, economic activity, and spiritual nurture which creates these conditions.” *Oxford Declaration on Christian Faith and Economics*

Small Group Exercise: In groups of four, **imagine** you are called by God to deliver a prophetic message in our time to people in your country. In the spirit of the lessons from the Creation, the Exodus stories, and the laws of Sabbath and Jubilee, **write** a short paragraph with a prophetic message for your communities. You have eight minutes to write.

Hear the Word of the Lord:

Representatives from several groups will be invited to **proclaim** their message!

3. Prophetic Promises: The Prophets did not just offer rebukes; they also proclaimed wonderful promises. As an entire group, **read aloud** in unison the following examples.

“The trees of the field will yield their fruit and the ground will yield its crops; the people will be secure in their land. They will know that I am the Lord when I break the bars of their yoke and rescue them from the hands of those who enslaved them... They will no longer be victims of famine in the land or bear the scorn of nations”. *Ezekiel 34:27-29*

The sound of weeping and of crying will be heard in it no more,

Never again will there be in it an infant that lives but a few days,

Or an old man who does not live out his years;

He who dies at a hundred will be thought a mere youth;

He who fails to reach a hundred will be considered accursed.

They will build houses and dwell in them;

They will plant vineyards and eat their fruit.

No longer will they build houses and others live in them, or plant and others eat. *Isaiah 65:19-22*

Discuss how MED can contribute to bringing about this vision of joy, justice and hope in communities where you serve. Continue to **list** biblical principles and implications for MED – based on the Prophets.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Pray for the communities where you serve – that the kingdom of God will come into people’s lives in this fullness.

Session 7

Redemption: Part 3 – Jesus Christ

Objectives for this session	Materials needed
<p>Relate Old Testament economic Laws and prophecies to the life and ministry of Jesus.</p> <p>Examine Jesus' life as a micro-entrepreneur and create a role play of Jesus applying for a loan.</p> <p>Expand the description of ways in which how we treat the poor and engage in MED contribute to God's purposes.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Post-it notes</p> <p>Chart from previous sessions on "Business as Sacred Stewardship"</p>
<p>Session Plan (45 minutes)</p> <p><i>12 minutes:</i> As an entire group, have individuals read aloud selected passages from the New Testament regarding Jesus and the poor, and summarise as a group key economic principles. Post these on the wall.</p> <p><i>18 minutes:</i> In groups of four, read and discuss ideas regarding the life of Jesus as a small businessman, create and perform a role-play dialogue between Jesus and an MFI officer.</p> <p><i>8 minutes:</i> Read ideas on the implications of the Cross for business, and discuss how they relate to criteria for success in MED.</p> <p><i>5 minutes:</i> Add further thoughts derived from the life of Jesus for business as sacred stewardship.</p> <p><i>2 minutes:</i> Conclude in prayer, asking that you and your clients follow the way of Jesus – and the way of the Cross – in MED.</p>	

1. Jesus and the Poor: Invite several people to **read aloud** these introductory thoughts about Jesus and selected New Testament passages on God's intentions for economic well-being. As people read, **mark** a star (*) by any ideas that are new to you or that relate to economics and the Jubilee.

The New Testament amplifies the message of God's interest in economics and concern for the poor. Through Jesus, the kingdom of God breaks into human history. In fact, some commentators believe that Jesus' first sermon proclaims the inauguration of the Jubilee. Isaiah 61:1-2 was regarded as a messianic prophecy, and some commentators assert that the "year of the Lord's favour" was the phrase used to announce the year of the Jubilee. Jesus read, "The Spirit of the Lord is on me, because he has anointed me to proclaim

good news to the poor. He has sent me to proclaim freedom to the prisoners and recovery of sight for the blind, to set the oppressed free and to proclaim the year of the Lord's favour." "Today, this scripture is fulfilled in your hearing." (Luke 4:18-21). Jesus continued by proclaiming that outsiders to Israel – and not just Israel – receive God's blessing. His inauguration of the Jubilee was an economic threat – and the announcement of God's blessing on the poor and on outsiders to Israel was a social scandal. So what was the response to his first sermon? His own neighbours tried to kill him ((Luke 4: 29).

Many biblical scholars believe that much of Jesus' life, teaching and ministry announced and embodied inauguration of a permanent Jubilee. Money, economics and justice for the poor were central themes to his teaching. As in the Old Testament, Jesus' concern for these aspects of life was not to establish ways to earn God's love – a means of salvation; but to express our response to God's love – a way to keep living a saved life. Jesus did not only teach about "heavenly" and "spiritual things". His teaching reflected the Old Testament emphasis on how our faith in God impacts our daily life and especially our response to the poor. Jesus calls his followers to live according to the economic pattern proclaimed in the Old Testament laws of the Sabbath and Jubilee Years.

Jesus lived among the poor and identified with them. He freely gave up the opportunity to make a decent living as a carpenter for the sake of his ministry. (Not surprising, considering Jesus gave up the "privileges" of God to take on human limitations for our redemption!) While he traveled with his disciples, he depended on the generosity of others. He once said that the son of man has no place to lay his head (Matt. 8:20). (Read 2 Corinthians 8: 9 – Though he was rich, for your sakes he became poor.)

Jesus emphasized the need to be a good borrower, a good lender and to provide for the poor. (Read Matt. 5: 25-26; 42; Matt. 6:9-12; Luke 6:34-35; see also Deut. 15:7-8 – Jesus endorsed the Old Testament mandates).

Jesus empowered the poor and defended the cause of the powerless. (Read Luke 7:18-23 and Mark 12: 41-43 – The deaf hear; the dead are raised; the poor have good news brought to them. Jesus commended the widow for giving up her last coins to the temple treasury. Jesus denounced Temple leaders for devouring widows' houses.)

Jesus challenged the wealthy not to trust in their riches for salvation. (Read Luke 18:18-30 – Jesus told the rich ruler to sell all he owned and distribute the money to the poor, and he would have treasure in heaven; then he was to come and follow Jesus.)

Jesus taught that how we treat the poor is an indication of the nature of our relationship with God. (Read Luke 19:1-10 and Matt. 25: 31-46 – Zacchaeus said he would give half his possessions to the poor and follow the law of Ex. 22:1-2 and 2 Sam. 12:6 by paying back four times as much to those he cheated. As a result, Jesus said, today salvation came to this house.)

Jesus warned against ignoring the poor. (Read Luke 16:19-31 – In the story of the rich man and Lazarus, Abraham tells the rich man that if his five living brothers did not listen to Moses and the Prophets about not ignoring the poor, they wouldn't be convinced even if someone rose from the dead.)

Group Exercise: Call out items you marked with a star (*). **Write** on Post-it notes key principles derived from Jesus' life and teaching about economics and the poor. **Post** them on the wall.

2. Jesus and Abundance: As an entire group, have someone **read aloud** the following thoughts about how Jesus transforms lives and places of scarcity into lives and places of abundance – and calls the Christian community to do the same.

Jesus called people to live with trusting confidence in God's gracious provision and for our economic life to model the principles expressed in the Sabbath rest and Jubilee (**for a review of the principles of the Jubilee, see p. 26**). His life on our behalf redeems work from the disruption of the Fall. Jesus' followers are to be a sign of abundance in the world where sin had turned God's creation into a place of scarcity. In Jesus, we encounter God's abundant provision to transform scarcity into abundance. We see this in many stories. For example, when wine runs out at a wedding in Cana, Jesus turns water into abundant and finer wine. When people lack food, the disciples think it is beyond hope to feed so large a crowd in this place. But with just a few fish and loaves, Jesus feeds them all with plenty left over. These stories are familiar, but because they are utterly miraculous, don't offer much guidance for the day-to-day demands of running a business. Therefore, it is helpful to think of another aspect of Jesus' life – Jesus the small businessman.

Small Group Exercise: In groups of four, **read** the following **case study** on "Jesus as a Micro-Entrepreneur" developed by Kerk Burbank.

"When we read about Jesus in the Gospels, we see the story of his birth, childhood, and then his ministry, death and resurrection. The Gospels tell us clearly the story of Jesus as the Christ, the Son of God, but tell us little about Jesus as a man before he was called into ministry. We know very little about the years between his trip to the Temple with his parents at the age of 12 (Luke 2) and the start of his ministry when He was baptized by John in the Jordan.

For those of us who work in MED, this omission is sad because Jesus likely spent about 18 years of his life first as a worker or apprentice in a microenterprise and then possibly as an owner of that enterprise. As a maturing young man of 12, Jesus would almost certainly have begun to work with his father as a carpenter. While continuing the educational and religious training so valued in Jewish culture, as the eldest son he would likely have gone on to run the business when his father died (probably sometime before Jesus was baptized by John around the age of 30). While the Bible does not tell us much about those years,

scholars researching what life was like in those times can give us some insight into Jesus' work as a carpenter. While some scholars question whether Jesus actually ran a "carpentry business", it is undisputed that he worked with his hands at a trade.

Henri Daniel-Ropp⁷ provides the following description: The word for carpenter, *naggār* in Aramaic, like *tekton* in Greek, meant both carpenter and joiner, and in a general sense, "the builder of houses". And to this may be added cabinet-maker, carver, wheelwright and plough- and yoke-maker, as well as woodcutter, to begin at the very beginning...The workshop of the carpenter, of the *naggār* – a workshop like Saint Joseph's, for example, at Nazareth – had to be equipped for all the kinds of work that would be ordered. One man would come to have the stilt or the coulter of his plough repaired; another would ask for a pergola to be set up along the side of his house; a woman might come to buy a chest or possibly a bushel to measure her wheat, another a kneading-trough, and still another a support for straw pallets; or a mason would come to order jambs and lintels for doors."

Discuss the following questions, **using** your imagination and your knowledge and experience of small businesses among the poor:

1. What do you think Jesus' wages were when he was a young apprentice working with his father in the family business?
2. What temptations and problems might Jesus have faced as a worker with his father Joseph as his boss?
3. What challenges do you think Jesus might have had dealing with customers? Would he have had to bargain and negotiate prices with the customers?
4. What does Jesus' experience running a small business contribute to your perception of his ability to understand the needs, problems and prayers of owners and employees in microenterprise operations?
5. If you were an MFI officer in Nazareth, what requirements would you put on Jesus in order for him to qualify for a loan?
6. How could you use these ideas with small business people?

Create a short role play (three to five minutes) that portrays a dialogue between Jesus and an MFI loan officer reviewing Jesus' application for a loan to expand his carpentry business.

Several groups will **present** their drama before the entire group.

3. Jesus, the Cross and Business: Read silently the following summary, and **underline** thoughts you'd like to discuss.

It has been asserted in this study that God has ordained principles by which business should be conducted. If business is done "God's way" then it should prosper. However,

7 Henri Daniel-Ropp, *Daily: Life in the Time of Jesus* (Ann Arbor, MI, Servant Books) 1961: pp. 241-243.

we live in a fallen world, one in conflict with the ways of God. Both Jesus and the Old Testament prophets make clear that there is no righteous culture or nation. Therefore, it is also asserted that when business is done “God’s way” it may face opposition.

In fact, there is a conflict between God’s kingdom and the kingdoms of the world. Jesus was almost killed after his first sermon – when possibly he announced the inauguration of the Jubilee. He finally was killed three years later. Though God intended this for human redemption – from a human perspective, Jesus was executed for upsetting the religious, political and economic *status quo*.

Businesses operating in accordance with God’s kingdom values therefore should expect that they will “go to the Cross”. To engage in business is to be at the heart of the struggle between the kingdom of God and the kingdoms of this world. This adds one more insight: why business is best viewed as “full-time” Christian service – standing on the “front line” manifesting signs of God’s coming kingdom.

Review this summary of the economic principles of the Jubilee.

1. Private property and individual entrepreneurial activity were protected and encouraged.
2. Safeguards were established to provide for and protect those who because of age, gender or infirmity could not provide for themselves.
3. Foreign workers and strangers were given protections and rights.
4. Multigenerational inherited wealth and poverty was limited by everyone getting equal access to capital and the means of production once in their lifetime.
5. People who through laziness or poor judgment suffered economically had to experience the consequences of their actions.
6. The land and even animals were protected from exploitation and abuse.
7. Labour and trade laws mandated that fair wages be paid on time and that fair measures be used in commerce.
8. Processes were established to ensure fair arbitration of disputes and contracts.

Group Exercise: Discuss as a large group how these principles and Jesus’ death on the cross redefine success. What implications are there for:

- how you engage in microfinance,
- how you help a client develop a business plan and determine whether a client qualifies for a loan, and
- criteria your board (and funders) should be encouraged to use to review effectiveness of your MFI?

Continue to **list** biblical principles and implications for MED – based on the life of Jesus.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Conclude in **prayer**, that you and your clients could follow the way of Jesus – and the Cross – in MED.

Session 8

New Creation: The Spirit and the Church

Objectives for this session	Materials needed
<p>Picture ways churches today faithfully express biblical economic mandates.</p> <p>Outline ways MED programs can contribute to character and moral development.</p> <p>Celebrate ways our own economic values have been shaped by the Spirit of God.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Paper and coloured pens/pencils/crayons for drawing</p> <p>Chart from previous sessions on “biblical principles” and MED</p>
<p>Session Plan</p> <p><i>10 minutes:</i> Have one person read the Introduction, and invite participants to create a drawing of their experience of the Church’s economic practices. Invite those who wish to explain their drawings to the group.</p> <p><i>7 minutes:</i> Divide into groups of four, with each group reading and discussing one of the Bible passages listed.</p> <p><i>10 minutes:</i> As an entire group, have one person read aloud the summary of possible implications and discuss the role of MED/MFI staff members in helping clients understand and practice “Jubilee” economics.</p> <p><i>5 minutes:</i> Add to your group’s summary chart of business as sacred stewardship</p> <p><i>5 minutes:</i> Give participants time for personal reflection on the transformation of their own values and behaviours in business.</p> <p><i>3 minutes:</i> Pray together as a group for the Spirit to continue to transform you and your MED program.</p>	

I. Introduction: New Life in Christ. As one person **reads aloud** this summary of the impact of Christ’s resurrection and the gift of the Spirit on the economic life of the early church, **underline** ideas that have special relevance for MED today.

The biblical story doesn’t end with Jesus’ death on the Cross. The Cross led to the resurrection. Jesus died to defeat the power of sin, death and the adversary that kept people from living God’s way and kept creation groaning in labour. He rose from the dead to usher in the power of God’s new kingdom. The Cross broke the grip of the economics of scarcity and death – through the resurrection, the economics of sufficiency and life break into human existence. The resurrection led to new life by the Spirit of God for all

who followed Jesus as their Lord and Saviour. It's only natural, therefore, that one of the ways the early church would understand their new life in the Spirit pertained to how they dealt with economics.

For the early church, material resources were stewarded for the good of the whole (Phil. 2:3-4) and not just for personal gain, such that there was no needy person among the first believers (Acts 4:32-34). Neglect or oppression of the poor was viewed as indicative of lack of belief in God (1 John 3:16-18). This is expressed by the *Oxford Declaration on Christian Faith and Economics*, articles 37-38, which proclaim, "It is the responsibility of every society to provide people with the means to live at a level consistent with their standing as persons created in the image of God...In a context of social conflict and social wrong...the justice called forth is to restore groups such as the poor, widows, orphans, aliens, slaves to the provision God intends for them...Justice may also require socio-political actions that enable the poor to help themselves and be the subjects of their own development and the development of their communities."

Individual Reflection: Think for a few moments on your church experience. In what ways does the Christian community of which you are a part already demonstrate faithful practice of economic justice and transformed economic relationships? **Draw** a picture – using images, symbols, scenes, and so on – to illustrate.

Invite those who wish to explain their drawings to the group.

Small Group Exercise: In groups of four, have each group **take** one of the following passages of Scripture:

- **Acts 4:32-37** "there was no needy person among them"
- **Acts 5:1-11** "wasn't the money at your disposal?"
- **2 Corinthians 8:1-15** "our desire was that there might be equality"

Discuss the following questions:

- What aspects of Jubilee economics was the early church apparently practicing?
- What, if any, are the implications of their practices for our economic life today?

Group Discussion: Read and **evaluate** the following statement of implications regarding the economic practices of the early church.

The early church was empowered by the Spirit to practice aspects of "Jubilee" economics. Though the literal commands of the Jubilee were not practiced, it seems apparent that many of its intents were. We can draw three implications from this:

1. Early Christians sought to live according to the new economic pattern of the kingdom.
2. The economic values and behaviours called for in God's kingdom need to be learned.

3. Involvement in microfinance and transformational development is an expression of the economics of God’s kingdom:
- lending to the poor,
 - enabling those with resources to provide for those without,
 - helping the poor to gain access to the means of production,
 - minimising the “slavery” of multi-generational poverty.

Discuss the following questions:

1. Since biblical economic practices require teaching, modeling and discipleship, what is the role of microfinance programs in enabling individuals (both donors and clients) not just to give access to and generate wealth, but to understand and practice “Jubilee” economics?
2. What is the role of each individual microfinance staff member’s character, relationship with God, and attitude toward and relationship with the poor in helping clients practice “Jubilee” economics?

As an entire group, continue to **list** biblical principles and implications for MED – based on the work of the Spirit of God.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Personal Reflection Questions: Reflect silently on the impact of God's transforming Spirit on your own values regarding business and money. You might want to write down a few thoughts.

"If anyone is in Christ, the new creation has come: The old has gone, the new is here! All this is from God, who reconciled us to himself through Christ" *2 Corinthians 5:17-18*.

- What has contributed to transformation of your own values toward money and work, conforming them more and more to the values of God's kingdom?
- In what ways do you desire for your economic values and behaviours to be still further transformed?
- In what ways could your work in MED be adjusted to enable more holistic engagement with the people you serve?

Conclude by **praying together** for the Holy Spirit to continue both your own transformation in Christ, as well as the transformation of your MED program and the people you serve.

Session 9

Hope: New Heaven and New Earth

Objectives for this session	Materials needed
<p>Examine ways in which MED can point to the fulfillment of God's promises in a new heaven and earth.</p> <p>Summarise keys to engendering hope in people.</p> <p>Reflect personally on how God is glorified through work in MED.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Chart from previous sessions on "biblical principles" and MED</p>
<p>Session Plan</p> <p><i>7 minutes:</i> Invite participants to read silently the introductory statement on MED and hope, and then read aloud the three Bible passages with participants underlining phrases that speak to hope and livelihood.</p> <p><i>10 minutes:</i> In groups of four, discuss this statement and these passages, using the questions provided.</p> <p><i>7 minutes:</i> As a large group, invite participants to share ways they've seen MED engender hope. Invite someone to read Vinay Samuel's statement on hope and then discuss as a group the diagram on the coming of the kingdom of God.</p> <p><i>7 minutes:</i> Invite participants to read silently reflections on ways we bring evidence of the future into the present, and ponder the question – how is God glorified through their work in MED?</p> <p><i>7 minutes:</i> In groups of four, discuss how you would explain the nature of your hope to a client, and how this relates to MED.</p> <p><i>5 minutes:</i> As a large group, add to your chart thoughts about how hope impacts business as sacred stewardship.</p> <p><i>3 minutes:</i> Conclude by praying for clients, that God would inspire their vision and hope.</p>	

- I. Introduction – Good News about the Future:** Read silently as individuals the following introduction. Then, as an entire group, take turns having people read aloud the selected Scripture passages.

The new life which followers of Christ receive by the Spirit empowers them to live in hope, anticipating the day when Jesus the Messiah will fully restore creation to God's original intention in a new heaven and earth – once and for all eradicating the ravages of

sin, suffering and evil in the Fall. The biblical promise of a future, final judgment is good news for the poor. One day, all sorrows will cease, and all injustices will end. One day wealth will be adequately distributed so that no one will hunger or thirst, or not be able to enjoy the fruit of their own labour.

This is good news for the poor (and, in a way, for the rich). Our present global approach to “trickle down” economics has brought some benefit to the very poor, but the “drip rate” is very small and slow. The period of 1989-1997 saw the largest growth in global wealth in the world’s history – a 40% increase! Yet, the real income of over 1 billion of the world’s poorest people is less in 2000 than in 1990. Many transnational corporations can work outside the boundaries of a particular nation’s wage laws, tax structures, occupational safety and health requirements and environmental protection standards. Though they may generate some employment and income for the poor, and nurture emerging middle classes, the “trickle down rate” of these benefits barely reaches the poorest of the poor.

Microenterprise development, when integrated into a comprehensive community development program, can reach the most vulnerable of the poor. MED provides families and communities not only with sustainable livelihoods, but with indicators of God’s coming future. MED depends on people having a vision that is filled with enough hope for a better future to justify their present risks and hard work. Our vision of the future will determine our actions in the present. The first task of an MFI, therefore, is to find people with some hope for the future, and empower them to inspire others. This is why most microfinance programs don’t initially focus on the poorest of the poor – for they often are without hope. Assisting the economically active poor can stimulate the economy, generate hope and provide opportunities for the poorest. This also is why MED must be integrated into an overall transformational development strategy – so that those without hope can be inspired and thus be ready to engage in MED. The durability of our hope will depend on our certainty regarding the future. Biblically, we are assured of an unshakable hope.

While individuals **read aloud** the following passages, **underline** sections that relate specifically to our hope and economic livelihood.

“For I am about to create a new heaven and a new earth...be glad and rejoice in what I am creating...No more shall the sound of weeping be heard in the city or the cry of distress. No more shall there be in it an infant who lives but a few days, or an old person who does not live out a lifetime...They shall build houses and inhabit them; they shall plant vineyards and eat their fruit...My chosen shall enjoy the work of their hands. They shall not labour in vain, or bear children for calamity...The wolf and the lamb shall feed together, the lion shall eat straw like the ox...They shall not hurt or destroy on my holy mountain.” *Isaiah 65:17-25*

“We have received a kingdom which cannot be shaken.” *Hebrews 12:28*

We have received “a hope which is a reliable anchor for our lives,” an eternal future, where Jesus the high priest advocates and intercedes.” *Hebrews. 6:19-20*

“Then I saw a new heaven and a new earth for the first heaven and the first earth had passed away, and there was no longer any sea. I saw the Holy City, the new Jerusalem, coming down out of heaven from God, prepared as a bride beautifully dressed for her husband. And I heard a loud voice from the throne saying, ‘Look! God’s dwelling place is now among people, and he will dwell with them. They will be his people and he will dwell with them. They will be his people, and God himself will be with them and be their God. He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away.’... ‘I am making everything new!’... The nations will walk by its light, and the kings of the earth will bring their glory into it... People will bring into it the glory and the honour of the nations.” *Revelation 21:1-5, 24-26*

Small Group Discussion. In groups of four:

List the ways these verses portray the fulfillment of God’s intent for humankind.

Discuss how these verses portray the inter-relation between spiritual and socio-economic transformation.

Describe how our work in MED as an expression of Old Testament Jubilee economics can actually be prophetic – expressing God’s original intent for creation, overcoming some consequences of the Fall, and pointing to God’s future fulfillment in the new heaven and earth?

Group Discussion: Our work in the present gives evidence of what we believe regarding the future. MED participates in God’s will by diminishing suffering, poverty and injustice. When we do this, we encourage hope – and we point people to God and to God’s new heaven and earth.

Share examples of ways you have seen MED engender hope in people. What factors must be present for people to give thanks to God for this – and not just to the MFI or their own hard work?

Read aloud the following thoughts by Vinay Samuel on the relationship between our hope for the future and commitment to the present.

“Without a kingdom-centered hope, our life in the world will either be exhausting or irrelevant. We’ll either wear ourselves out thinking we are the ones who must solve the world’s problems and bring the Kingdom to earth. Or, we’ll make ourselves irrelevant by thinking hope means we simply wait for heaven. In the first approach, we tend to universalize our own social values and try to impose them on the world. In the second, we tend simply to conform to the values of the society around us.

We need a vision for the earthly city, driven by hope. Our hope is not to build a city, but to build a people to live out the experience of the heavenly city in the earthly city. Hope is the experience of the heavenly city in the present lives of people who though resident in the earthly city, reflect the reality of the heavenly one... Our calling is to live the values of the future heavenly city in the midst of the cities of this earth. We hold on to the hope that God does intervene in contemporary history, leading towards the return of Christ and the New Heaven and Earth. We also expect that God will confirm his reign now, sometimes through signs and wonders, and assure us that he is moving history to its fulfillment and consummation.”

Vinay Samuel, “Biblical Reflections on Mission for the 3rd Millennium” in *Transformation* 2001 (Vol.18, No. 3, page 139)

Discuss the following diagram. What does it express about the significance of our work in the present, in light of the biblical promise of the new heaven and earth?⁸

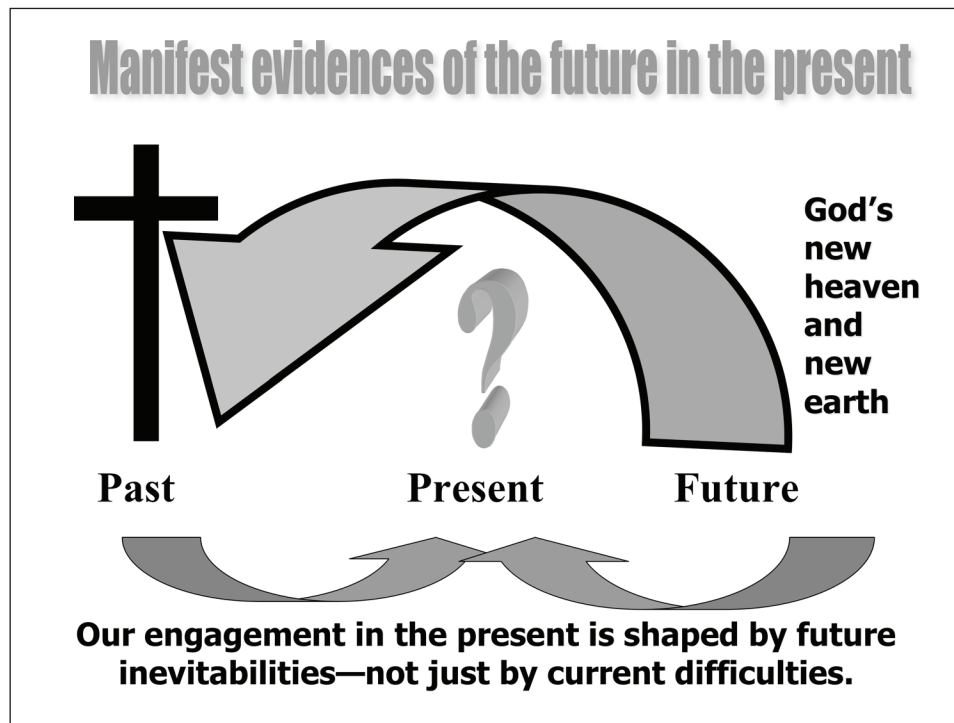
Draw on it any additions you would make to convey more adequately the nature of our hope, especially as it relates to business and MED.



2. Bringing the Future into the Present – Personal Reflection: Review silently the following thoughts and diagrams describing how God uses us to bring evidences of the future into the present.

8 See also Rev. 5:6-14; 7:15-17; Matt. 25:31-46; Matt. 4:17; 8:11; 2 Pet. 3:13

When we alleviate suffering, diminish poverty, and give people reasons for rejoicing in the present – we are providing the world with a glimpse of the coming future. Rather than fighting against the oppressive tidal wave of poverty and corruption, we are standing on the side of future inevitabilities – expressing God’s overcoming of sin, sorrow and suffering. In fact, because of our hope for the future, we are empowered by the Spirit of God to provide evidences of that future in the midst of the problems of the present.



God works through MED to provide evidences of the kingdom and the coming new heaven and earth in four ways. We witness to the coming kingdom of God through:

1. our *lives* expressing God’s grace, truth and love (Great Commandment Matt. 22:37-39)
2. our *deeds* of service, justice and mercy (Great Requirement Micah 6:8)
3. our *words* of dialogue, testimony and invitation (Great Commission Matt. 28:18-20)
4. and *signs* of God’s miraculous intervention through the Spirit (God’s intervention John 16, I Cor. 4:20-21).

Thus MED expresses our Christian commitments and our future hope by the very deeds we do – by the loans we offer; by the ways our staff relate to clients and the community – their character, competence and kindness; and by the words we use to give glory to God in all things.

Reflect personally on the question: How is God glorified through your work in MED?

Small Group Discussion: In groups of four, discuss how would you explain to a loan recipient:

- why you personally have hope for the future?

- why this leads you to be involved in MED?
- why the client can have hope?

Continue to **list** biblical principles and implications for MED – based on our future hope.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Pray together for the people you serve, that God would inspire in them hope – and an entrepreneurial vision.

Session 10

Putting It All Together

Objectives for this session	Materials needed
<p>Review the major themes of this study of biblical foundations for MED.</p> <p>Revise personal short statements on how MED contributes to the purposes of God.</p> <p>Clarify personal implications resulting from this study.</p> <p>Celebrate what has been learned.</p>	<p>Copy of workbook and Bible for each participant</p> <p>Chart from previous sessions on “biblical principles” and MED</p> <p>Large sheet of papers and marking pens (one set for every five people)</p>
<p>Session Plan</p> <p><i>8 minutes:</i> Read aloud the introductory summary, and divide into groups of eight to create “alphabet” lists.</p> <p><i>7 minutes:</i> Review your summary sheets on “Business as Sacred Stewardship”. Discuss what you observe from this, and what you might want to add.</p> <p><i>20 minutes:</i> Invite participants to engage in personal reflection using the two charts provided.</p> <p><i>10 minutes:</i> Concluding celebration.</p>	

I. Introduction – Summary of What We’ve Studied: Read aloud the following summary of this study.

Throughout this overview of the biblical story, we have encountered a God who cares deeply about the well-being of his creation. God is not concerned simply with the well-being of our hearts and souls, but with the well-being of our whole lives, including our economic life. God:

- provides an abundant creation as a gift of joy, sustenance and meaningful work,
- liberates slaves from oppression,
- gives commandments for ordering a just society,
- comes in the Incarnate Son to embody and make possible abundant life through the gift of his life, and
- sends the Holy Spirit to empower the church to be a community that models the economic well-being of the kingdom of God.

God is the divine economist who instituted in Israel, and now through Jesus and the Church, an economic order that honours individual creativity, initiative and property, while ensuring provision for the poor. This God is the one to whom all the nations of the earth belong; who is owner of the earth and all its fruit; whose kingdom will come; and whose will shall be done.

Divide into teams of eight, giving each team a large sheet of paper and marking pens. Have each team **create** a two-column chart by writing letters A-M (A, B, C...) down the left side of the sheet and the letters N-Z down the middle of the sheet. When the facilitator calls, “Start”, each team will have five minutes to **write** next to each letter a word from this study that corresponds to it, relating in some way to MED. For example, for the letter C you could write “credit, creativity, creation”. Be especially creative for X,Y and Z! **Post** your charts on the wall for a fun review.

Group Discussion: Review the “Business as Sacred Stewardship” summary sheets compiled from each session, focusing on the column, “Implications for MED”. As an entire group, **discuss** these ideas and make any additions. You might want to **take notes**, adding others’ ideas to your own list.

2. Personal Reflection: On your own, **reflect** on what made the most significant impression on you from this study.

Business as Sacred Stewardship	Biblical principles	Meaning for life	Implications for MED
People			
Time			
Resources			
Money			

Using key words or short sentences, **create** a summary sheet on the form below so that you can retain these ideas. If you want suggestions, see the overview chart at the end of this session (pp. 57-58). **List** practical ways you can apply this learning to your work in MED and microfinance.

Biblical principles	Implications for MED	Personal applications
Creation and the Fall <ul style="list-style-type: none">••		
Redemption: Exodus, Law and the Prophets <ul style="list-style-type: none">••		
Redemption in Christ <ul style="list-style-type: none">••		
Life in the Spirit as the new Creation <ul style="list-style-type: none">••		
Hope for a new heaven and earth <ul style="list-style-type: none">••		

Write a one paragraph summary and personal mission statement regarding your involvement in MED.

Ways I want my Christian commitments to direct my approach to microfinance. (Refer to what you wrote earlier on pp. 12 and 45).

Summary and Celebration

Form a circle as a group. Invite participants to **describe**, in a short sentence, something valuable learned from this study.

Pray together, asking for the courage and generosity to live out God's passion for the poor and for economic well-being in our world.

Linking Biblical Convictions and Theological Implications with Current Programs in MED

Dimensions	Practices	Principles	Biblical texts
Restoration of creation	<p>Organic farming, creation of organic standards</p> <p>Increased cultivation of land and crop yield</p> <p>Enhanced nutrition</p> <p>Tree farms, nurseries, reforestation</p> <p>Recycling businesses</p> <p>Fair trade exports</p> <p>Access to markets for organic produce</p>	<p>Produce food in ways that neither harms creation nor people</p> <p>Encourage balance between individual initiative and community needs, regulation and empowerment</p> <p>Loan eligibility standards: Don't support businesses that harm the environment or damage the well-being of people and communities</p>	<p>Deut. 15 Sabbath regulations</p> <p>Psalm 24:1 "The earth is the Lord's and the fullness thereof."</p>
Transformation of people and relationships in Christ	<p>People value creation and environment</p> <p>People act honourably – demonstrating integrity and reliability; fulfilling commitments even when not to their immediate economic advantage</p> <p>People care for one another</p> <p>Emergence of hope and dignity with people assuming leadership</p> <p>People give thanks to God; churches emerge and/or are strengthened</p>	<p>People value what God values</p> <p>People realise their God-given potential</p> <p>People depend on God for their economic life and not only on their own activity</p> <p>Well-being depends on reliance on God</p>	<p>Deut. 8:17-18 Remember that wealth doesn't come only from the work of your hands but that the Lord gave you the ability to produce</p> <p>Deut. 24:14 Do not take advantage of poor and needy; pay fair wages</p> <p>Ezek. 18 individuals, and not just their fathers, are responsible</p> <p>Matt. 5:37 Honour your commitments</p> <p>2 Cor. 8:1-3 Out of poverty give generously</p> <p>Col. 3:23 Do whatever you do for the Lord</p>

Dimensions	Practices	Principles	Biblical texts
Reconciliation and empowerment of communities	<p>Community banks contribute to community cooperation and empowerment</p> <p>Communities take responsibility for poor (orphans, elderly)</p> <p>Change in social values addressing chronic social problems through dialogue, advocacy (domestic violence, alcohol)</p> <p>Access to markets and trade linkages contribute to reconciliation of diverse groups and communities</p> <p>Through economic development there is sustainable health care, clean water, access to education</p>	<p>Seek and use methodologies that strengthen and sustain quality of community life</p> <p>People are responsible for their own development</p> <p>People have the right to entrepreneurial change and access to markets</p> <p>Communities have economic resources that could be stewarded for enhanced well-being</p>	<p>2 Cor. 8:1-3 Church gave more than it was able</p> <p>1 Thess. 4:11 Work with your hands</p>
Well-being and empowerment of children	<p>The well-being of children (nutrition, health, education) is enhanced through economic activity, especially of women</p> <p>Children have enhanced dignity and confidence through economic opportunity</p> <p>Business activity that interferes with children's schooling is discouraged</p>	<p>The exploitation of children is contrary to the will of God</p> <p>Preferentially target those people and enterprises which benefit women</p>	<p>Deut. 24:19-20 Laws of gleaning to enable poor to work for their livelihood</p> <p>Ps. 72:4 God will defend the afflicted, save the children of the needy and crush the oppressor</p>

Dimensions	Practices	Principles	Biblical texts
Transformation of systems and structures	<p>Commercial lenders and businesses see the poor as legitimate investment “risks” and markets</p> <p>Government and business leaders are held accountable to act responsibly</p> <p>The poor have access to markets</p> <p>Address need for land reform, inheritance rights</p> <p>Education and employment training programs serve the poorest communities</p> <p>Targeted entrepreneurial opportunities for the poor</p> <p>Democratic principles are encouraged that enable equal access and opportunity</p>	<p>Systems and structures serve and benefit the poor, rather than exploit or ignore them</p> <p>Preferentially target systemic and structural injustices and impediments to the economic development of the poor (land ownership, access, lenders, businesses, debt practices)</p>	<p>Lev. 19:15 Do not pervert justice by showing partiality to the poor or favouritism to the rich</p> <p>Lev. 19:35; Deut. 25:13-16 Use honest measurements</p> <p>Lev. 25:8-55 Law of Jubilee: land reform, multi-generational debt and poverty</p> <p>Deut. 15:1-6 Cancel debts of poor</p> <p>Deut. 15:7-8 Freely lend what people need</p> <p>Deut. 24:12-15 End bonded labour</p> <p>Deut. 25:1 Settle disputes in court with judges enforcing justice</p> <p>Rom. 13 Governments exist to punish wrongdoers and reward good</p>

Additional Resources

Pieces of the Exodus Story

[Copy this page. Cut the sheet into strips along the dotted lines and mix the pieces up.]

The people of Israel are slaves in Egypt.

The people of Israel suffer poverty and humiliation.
They are forced into hard labour by the Egyptians.

The people cry out to God in anguish. God hears them.

Through his servant leader Moses, God confronts the Pharaoh with
demands of liberation for his people.

God demonstrates that his power is far greater than the Pharaoh,
the Egyptian magicians and all the false gods they worship.

God leads the people out of Egypt and across the Red Sea.

The people of Israel wander in the wilderness.

The people complain that they wish they had died with their stomachs full in Egypt
instead of hungry in the desert.

God hears the complaints of the people. God promises to provide meat at twilight
and to rain manna (bread) from heaven each morning. And it is so!

God commands people to gather only as much manna as they need for that day. (On the sixth
day, they are to gather twice as much, so they do not have to gather or cook on the Sabbath.)

Some people gather more food than they need – but the food spoils.

On the seventh day, some people go out to gather food, but there is none.
So the people rest on the seventh day.

The Israelites eat manna for 40 years, until they come to a land they can live in.

Additional Resources

A Christian Perspective on Microenterprise Loans and the Payment of Loan Interest

Kershaw Burbank, Jr., Ph.D.

Eastern College, Graduate Economic Development Program

[Note: This is an extract from a longer essay reprinted by permission of the author.]

What is startling about churches being involved in loan funds is that from the Law in the Old Testament (OT) until the 16th century AD and the writings of John Calvin and other Reformers, it was axiomatic among most Judaeo-Christians that the obedient people of God did not charge any interest on loans.

The Definition of Interest. “Interest” is the money paid to the owner of that money for the use of their money for a specific period of time. As such, interest is the “rent” paid for using someone else’s money.

Old Testament Economies

In agricultural societies, land, buildings, livestock and labor were seen as the major productive capital investments that a person could make. “Rent” might be paid for any of these. Most people had very little money; exchange or barter of goods were the principal form of accomplishing economic transactions. The Old Testament is silent about “markets” and market behavior in the macro sense as we know them in modern economics. ... Donald Hay in *Economics Today* comments on this silence and provides an excellent rationale:

The absence of any financial markets (no money-lenders evidently) implied that a family’s prosperity depended entirely on the success or otherwise of its farming enterprise. Each family had to decide how much effort to put into that enterprise. The returns are returns to the whole enterprise and accrue to the family; there is no division between wages and profits. In terms of modern economic analysis, the system approximated to the kind of subsistence farming which characterizes much of the rural economy in the third world (1989:36-37).

The Old Testament economies were primarily agrarian and predominantly rural with tribal and clan groups living together in extended family units. “Inflation” as we know it today during peacetime was non-existent, except in times of war, drought or famine wherein crop and live-

stock supplies would be reduced and “prices” would rise very rapidly commanding large sums of gold, silver, or other valuable commodities.

The Hebrew word for “interest” was *neshek* and the root for the word is *nashak* translated “to strike with a sting (as a serpent). To oppress with interest on a loan – bite, lend upon usury” (ibid). Such a practice is common today in Muslim countries where “interest” is forbidden by the Qu’ran but not the payment of “commission” (which not oddly may have a correlation to international interest rates). Similar “commissions” are charged today in advance by some microenterprise loan funds and by banks in mortgage agreements as “points.”

a) *Broad prohibitions against interest of any type to another Israelite.* The broadest, clearest prohibition against requiring interest from an Israelite is found in Deuteronomy 23:19-20: “Do not charge your brother interest, whether on money or food or anything else that may earn interest. You may charge a foreigner interest, but not a brother Israelite,…” Loans were not unlawful but were expected and even demanded to the poor as discussed in Leviticus 25 especially verses 36 and 37 which sets up rules for loans and enjoins lending to the poor. “If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you. Do not take interest of any kind from him, but fear your God, who brought you out of Egypt to give you the land of Canaan and to be your God.” (Lev. 25:36-37)

b) *Prohibitions specifically aimed against oppressing or hurting the poor.* The first example of this type is found in Exodus 22: 22-27: “Do not take advantage of a widow or an orphan. If you do and they cry out to me, I will certainly hear their cry. My anger will be aroused, and I will kill you with the sword; your wives will become widows and your children fatherless. If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest. If you take your neighbor’s cloak as a pledge, return it to him by sunset, because his cloak is the only covering he has for his body. What will he sleep in? When he cries out to me, I will hear, for I am compassionate.”

c) *Exhortations and prophecies against certain groups who were oppressing the people through taking interest.* These passages and others make it clear that the Israelites did not obey God’s commands forbidding charging interest and that they were taken to task by the prophets for their oppression of the poor especially during famine and hard times. Nehemiah 5 gives us a good example of what could happen in a time of conflict when the Israelites were experiencing famine:

Now the men and their wives raised a great outcry against their Jewish brothers. Some were saying, “We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain.” Others were saying, “We are mortgaging our fields, our vineyards and our homes to get grain during the famine.” Still others were saying, “We have had to borrow money to pay the king’s tax on our fields and vineyards. Although we

are of the same flesh and blood as our countrymen and though our sons are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and vineyards belong to others.” When I heard their outcry and these charges, I was very angry....I told them, “You are exacting usury from your own countrymen!...”

So I continued, “What you are doing is not right. Shouldn’t you walk in the fear of our God to avoid the reproach of our Gentile enemies? I and my brothers and my men are also lending the people money and grain. But let the exacting of usury stop! Give back to them immediately their fields, vineyards, olive groves, and houses, and also the usury you are charging them – the hundredth part of the money, grain, new wine and oil.” (5:1-12)

There are three important observations here for our discussion. First, the borrowers were feeling desperate, oppressed and powerless (1-5) as one might expect during a famine. Secondly, the loans given resulted in the “slavery” of the poor’s children although it is not clear whether that slavery was literal or figurative. Thirdly, the interest rate being charged was 1% (see verse 12) but the “period” or length of the loan was not stated...Irrespective of the loan rate and period, the circumstances show a clear emergency condition when opportunistic profit-taking should be the last priority of any community.

d) *The ideal is consistently shown as someone who does not take interest.* In Psalms 15:1-5, David writes of “He whose walk is blameless...” and describes such a person in part as “...who lends his money without usury...” Isaiah 24:2, Jeremiah 15:10; and Ezekiel 18: 8-17 also describe the ideal as one who does not take interest for loans.

In summary then, the Old Testament speaks to us of what God’s creation was meant to be and His will for everyone to have enough. Prosperity and not poverty were God’s will for Israel. Personal relationships were more important than profit. Within the community life of Israel at this time, most commercial relationships were personal.

New Testament Contexts

By the time of Jesus, Israel had developed a growing commercial economy involving international trade with the gentiles (alongside the more common agrarian model) and was literally the crossroads for trade between Africa, Southern Asia, and Europe. Galilee was astride one of the primary caravan trade routes. Daniel-Ropps describes the economic life of Israel in *Daily Life in the Times of Jesus*:

All these important dealings [international trade between Israel and other nations] called for capital: that is to say, it was essential that there should be men who could dispose of and manage large sums of money... But exchange was not the intelligent banker’s only activity. There were those who specialized in making money out of money, Christ himself speaks of these operations. When the master blames the timid servant who had buried

the talent entrusted to him, he reproaches him in these words ‘... all the more was it thy part to lodge my money with the bankers, so that I might have recovered it with interest when I came.’ (Matt. 25:27) (1961:251-252)

“Interest” as an economic concept is discussed only twice in the New Testament in the familiar parables of the “talents” in Matthew 25:14-30 and in the parable of the “minas” in Luke 19:11-27. In both parables, Jesus gives examples of rich people entrusting large sums of money to their slaves or stewards who are expected to make productive use of that money. In both parables, two of the stewards are productive doubling the capital entrusted to them while the third steward preserves the money but returns no gain for it. In both parables, the unproductive steward is berated by the rich person upon his return and asked why he did not at least lend the money to the bankers in order to gain “interest” (Gk. “Tokos” – “the interest on money that has been loaned” [Louw et al. 1988:582]). Some might try to infer that Jesus is directly approving the paying of interest through these parables but this would be a risky direct inference because parables are illustrative stories of greater truths or principles rather than declarations of doctrines. In the case of the Matthean parable, commentators (Tasker, 1979; Boring, 1995) generally agree that the principle is that the disciples of Jesus need to be productive for the kingdom of God.

While the New Testament is silent doctrinally on the specific issue of “interest,” it is not silent about lending and giving. In Matthew 5:42 and Luke 6:30, Jesus positively commands his followers to: “Give to everyone who asks you and if anyone takes what belongs to you, do not demand it back.” This verse simply extends the Deuteronomical teaching to lend to those in need, but goes even further to suggest that the lender should not even expect repayment let alone interest of any kind. Luke 6:35 extends the command even further calling on Christ’s followers to lend to their enemies without expecting to get back anything.

Paul fleshes out this teaching among the New Testament churches in writing to the church in Corinth about a collection for the churches in Jerusalem that were hard pressed at the time and needed help: “Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: ‘He that gathered much did not have too much, and he that gathered little did not have too little.’” (2 Corinthians 8: 13-15)

We may conclude from this passage and the others like it in the New Testament concerning wealth that God speaking through Paul is not against productivity and wealth creation but is against the hoarding of wealth when others in the church are in need due to persecution or external conditions and problems not of their own making. (Elsewhere, Paul is quite clear that those who cause their own problems by not working, by laziness, drunkenness, or lack of initiative should suffer from their sins.) Paul enjoins the Corinthians of his day to be sure that

they do not have “too much” while others are in need. Sharing of our bounty is important and a godly virtue. We are not to give to those in need with an assumption that they will return our gift. Quite to the contrary, we are to give expecting nothing in return and certainly not interest.

The Modern Situation

Some of the moral arguments in favor of charging interest which developed with modern economic thought and practice to justify the charging of interest among the poor include some already discussed but summarized below:

1. *Opportunity Cost.* As mentioned previously, a loan deprives the lender of the use of his capital during the period of the loan. Some compensation for the use of the money equal to the returns from other investments that might be made with the money is justifiable. A “just” compensation is normally calculated by using the average returns of similar investments with similar risk.

2. *Risk.* Anyone lending money runs a risk (even if very small) that the loan principle will never be repaid and that the lender will lose his money. Some payment equal to the cost of insuring the loan whether actually insured or not is justifiable to compensate the lender for this risk.

3. *Maintaining Purchasing Power.* There is another risk, of inflation, which in many countries is very real. In inflationary economies where money is losing its purchasing power over time, loan principle will have reduced purchasing power when repaid compared to its initial value. Interest equal to the real inflationary rate is not only justifiable but “fair” given the loss that a lender would otherwise sustain in an inflationary economy.

3. *Interest on Productive Capital (Share of Profits).* With the economists’ and church’s acceptance of the concept that capital could also be a direct productive input (as land or labor) due to its fungible nature, there naturally arose the assumption that the supplier of capital should also partake of the profits even if there was no direct ownership in the productive process but simply the lending of capital. The argument was advanced that as the lender of a piece of land might expect a share of the profits from a tenant farmer so a capitalist might expect a share of the profits for the use of their money for a season. This share was called “interest.”

4. *Abstinence.* Ryan addresses the “claim of abstinence” to justify the paying of interest:

“This argument is based upon the contention that the person who saves his money and invests it in the instruments of production undergoes a sacrifice in deferring to the future satisfactions that he might enjoy today....This sacrifice of present to future enjoyment which contributes a service to the community in the form of capital, creates a just claim upon the community to compensation in the form of interest. If the capitalist is not rewarded for this inconvenience he is, like the unpaid laborer, subordinated to the aggrandizement of his fellows.” (1996:51)

5. *Recovery of Reasonable Organizational Costs of Lending.* If an organization’s purpose is to con-

tinue to serve the poor, it is reasonable for the poor to assume all or part of the costs of that organization over time in order to perpetuate help to the poor in a community. Experience has taught how fickle donors are, and that poor communities cannot expect external aid forever. While donors often are willing to give money for the start-up of a local development organization, they expect that organization to begin to develop local resources over time. Likewise, many development practitioners believe that local funding is proof positive that an organization is doing good and needed work.

Conclusions: The Poor and Microenterprise Loans

The Scriptures have made clear references to not charging interest to those in immediate need, and we should differentiate as far as possible between those who are “at immediate risk” and need money for relief or rehabilitation and those who are not at risk but need additional working capital to increase income and to grow their businesses... Today, as in the past, credit is often not available to the poor except at exorbitantly high interest rates. The poor still often accept the high interest rates offered by informal moneylenders because they can still make a profit with the small amount of credit extended or they may have no other option when emergencies arise. Without credit, the poor are economically even more disadvantaged because their business enterprises are limited in their capacity to grow...

So what do we conclude?

1. We conclude that God does NOT hate interest in and of itself (or he would not have allowed the Israelites to charge interest to foreigners)... God’s clear message in the Scriptures is that He does not want His people to be oppressing others economically or in any other way. The major consideration for me is whether loan recipients perceive themselves as being oppressed or liberated by credit. There is a large population of “entrepreneurial” and “self-employed” poor who as businesspeople everywhere want credit for working capital to expand and stabilize their businesses... Where a loan with interest is seen as positively beneficial by the recipient and non-threatening, I believe that God at least allows interest if not positively condones it.
2. Economies and cultures have so changed over the centuries that the economic and/or cultural bases for much of the Scriptural injunctions against interest have also changed. We would be simplistic to overlook the differences between the personal relationships of lender and borrower in the OT and the corporate relationships that exist between lender and many borrowers today... Nevertheless, while some of the conditions have changed, human behavior, sin, greed, and power lust have not. We cannot simply disregard the Biblical injunctions against interest as being relics of an age gone by but must look beyond the letter of the Law to the intention of the Spirit.
3. The opportunity to build self-sustaining loan programs through charging interest has brought freedom and economic advancement to thousands of poor around the world who now have a

hope and a measure of financial security previously unknown. We cannot disregard the impact of such programs when deciding whether or not God is pleased with them or not.

In this paper, we have presented the cases for and against charging interest on loans to the poor and found that interest charges covering reasonable costs, and risks including inflation and devaluation are acceptable Christian practice with the poor who already have businesses and are intending to use the loans for productive business purposes. However, where the poor are in dire straits needing immediate relief and rehabilitation, we argue for Christian charity and love through outright gifts or loans with no interest.

References

- Christen R.P., *What Microenterprise Programs Can Learn From Money Lenders*. Washington, D.C.: ACCION, 1986.
- Daniel-Ropps, H., trans. By P. O'Brien, *Daily Life in the Time of Jesus*. Ann Arbor: Servant Books, 1961.
- Hay, D. *Economics Today: A Christian Critique*. Grand Rapids: William B. Eerdmans, 1989.
- Higginson, R. *Called To Account*. Guildford-Surrey, U.K.: Eagle, 1993.
- Novak, D. "Economics and Justice: A Jewish Example" in Berger, P. Ed. *The Capitalist Spirit*, San Francisco: Institute for Contemporary Studies, 1990.
- Remenyi, J. *Where Credit Is Due: Income Generating Programmes for the Poor in Developing Countries*, London: IT Publications, 1991.
- Ryan, J.A., ed. By H.R. Beckley, *Economic Justice: Selections from Distributive Justice and A Living Wage*, Louisville KY: Westminster John Knox Press, 1996.

Additional Resources

Scenario: Loan Repayment and the Sabbath Year

Kershaw Burbank, Jr., Ph.D.

Eastern College, Graduate Economic Development Program

You are a Christian World Vision microfinance loan officer in a nation that is predominantly Christian. Your job is to collect loan repayments and to train groups in microenterprise development. The year is 2009 and you are attending the last meeting of a microfinance group for the year. Many of the people in your group of 50 are keen Christians and have enjoyed your teaching about biblical principles of economics. Many have taken out new loans to expand their businesses just before the busy Christmas season. As the meeting begins, there is an unusual excitement and anticipation in the group. They keep looking at you in a strange way as though they are expecting something special from you. You wonder what they expect.

Finally, the meeting gets underway with a chorus of fervent Christian singing and then the Chairman of the Group starts to pray: "O Lord Jesus, we praise you and thank you for bringing us to the end of this special year. We appreciate so much, Lord, the marvelous ministry of World Vision and its Microfinance Institution. Thank you Lord for their wonderful obedience to you and your word. We thank you Lord for World Vision's care for the poor and for their wonderful help in giving us loans for our businesses. We thank you Lord for your word and your commands in Deuteronomy that at the end of every seventh year your people must forgive the loans of everybody who owes them money. Thank you Lord Jesus for this your Sabbatical year, a seventh year when all good Christians in obedience to your Word, forgive the debts that are owed to them. We thank you too Lord Jesus for your command that we should lend to anyone who asks without expecting repayment. And so Lord we thank you for this year when your two commands are going to be obeyed by your World Vision.

Lord Jesus, we especially thank you for the loan officer from World Vision and the way she has helped us in the past. We thank you for she is with us today and will bring us the good news of how World Vision is going to forgive our loans at the end of this Sabbatical Year. Now bless her Lord as she speaks to us and brings us news of the forgiveness of our loans. Amen!"

As he sits, you do the calculation quickly and realize that 2009 is divisible by 7 and therefore is a Sabbath Year. You must say something that supports their keen belief in the Bible and World Vision's Christian commitments. But you know that World Vision has not planned to forgive their loans and cannot afford to forgive them without bringing the microfinance institution

to a halt. You also know you will be in deep trouble with the Microfinance Director if you don't handle this issue correctly and sensitively. You want to keep this well-performing group functioning well. What can you say that will be encouraging, morally right, ethically correct and still be obedient to Scripture?

1. In groups of four, construct a speech of five minutes or less that will handle this issue. You have 20 minutes to develop a theologically and culturally acceptable defense of World Vision's position for not forgiving the loans and explain why World Vision is not observing the Sabbath Year.
2. Write the major points of this speech on an index card for reference by the person you select to be your speaker before the entire group.
3. After each representative has presented, the entire group will vote for the best speaker and explanation of World Vision's response.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.