

**BUSINESS AS MISSION AND MISSION AS BUSINESS: CASE STUDIES OF
FINANCIALLY SUSTAINABLE CHRISTIAN MISSION VENTURES WITH A FOCUS ON
ANGLICAN DIOCESES IN EAST AFRICA.**

by

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DECLARATION BY CANDIDATE

I declare that “Business as Mission and Mission as Business: Case Studies of Financially Sustainable Christian Mission Ventures with a Focus on Anglican Dioceses in East Africa” is my own work, and that all the sources I have used or quoted have been indicated and acknowledged by means of complete references.

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DECLARATION BY SUPERVISOR

This is to declare that this thesis has been submitted for examination with my approval as the university supervisor.

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DEDICATION

This work is dedicated, first, to God who gave me the grace to persevere and, second, to my wife Irene Tongoi, who supported me in more ways than I can recount towards the completion of this Thesis.

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ABSTRACT

Anglican dioceses established by The Church Mission Society and other Western-founded Christian denominations in East Africa were envisaged to grow and become self-governing, self-propagating and self-supporting. The first two goals (to be self-governing and self-propagating) have more or less been achieved. The third goal (the pursuit of self-support) is at a critical stage, especially considering that resources, in terms of funding and personnel, are in decline. This research sought to document the factors that contribute to, or hinder, the role that lay people (business people in particular) can play in sustaining the ministry and mission of Anglican dioceses.

The research methods chosen for data collection consisted of interactive fieldwork. In this, formal and informal interviews were conducted. The interviewees were selected mainly from Anglican dioceses, with their input being corroborated by Methodists, Evangelical Lutheran and Presbyterian Church leaders from Kenya, Uganda and Tanzania. Interviews were conducted, first, with church leaders who were in office at the time when John Gatu declared a moratorium on Western missionaries in 1974. Next came interviews with leaders of the 1990s and 2000s. For each leader, a corroborative project was documented. A limited quantitative questionnaire was administered for triangulation purposes. The data were analysed to identify the themes and patterns that emerged.

This phase was followed by an extensive literature review. The research methodology utilised the Praxis Cycle, developed by Cochrane, De Gruchy and Peterson (1990) in their book, *In Word and Deed*, which has its roots in the “see, judge, act” method of the Belgian Cardinal, Joseph Cardijn, founder of the Young Christian Workers movement. The analysis allowed me to examine the interplay between business and mission, using the seven-point Praxis Cycle, modified by JNJ Kritzing (2008:771) to assess the spirituality of BAM and its contribution to Christian mission. Other movements of the Praxis Cycle are practical projects, theological reflection, contextual analysis, ecclesial analysis, agency and reflexivity. The literature review was analysed in terms of four primary dimensions: Business as Business (profit maximisation), Mission as Business (profit from

philanthropy), Mission as Mission (philanthropy from profits), and Business as Mission (profit for the common good). The fourth dimension was explored as an overarching vision for churches seeking to grow towards financial sustainability. Also considered was how such sustainability could be implemented in the East African context.

TABLE OF CONTENTS

KEY TERMS	xii
ABBREVIATIONS	xii
CHAPTER ONE: THE RESEARCH DESIGN	1
1.1 Introduction	1
1.2 Problem statement and research objectives	2
1.3 Discussion of key terminology used in this research	4
1.3.1 Mission	4
1.3.2. Business	10
1.3.3. Financial sustainability	13
1.3.4. Church	15
1.4. Background to the research: The quest for financial sustainability	17
1.5. Hypotheses	22
1.6. The research questions	23
1.7. Justification for the research	23
1.7.1 Historical: Business and Christian mission	23
1.7.2 The challenge of resourcing Anglican dioceses today	27
1.7.3 The challenge of responding to youth unemployment	27
1.7.4 Business as mission: An opportunity for better stewardship	32
1.7.5. Business as mission: Strategy for financially sustainable diocesan programmes	33
1.8 Conceptual framework	36
1.9. BAM as Christian mission	36
1.10. Research methodology	42
1.10.1. Research approach and research subjects	46
1.10.2. Limitations of the research	47
1.10.3. The research questions	48
1.11. Case studies: interviews with various stakeholders	51
1.11.1. Case studies of church leaders at the time of the moratorium declaration	51
1.11.2 Case studies of financially sustainable projects	51
1.12. Questionnaire for congregants from parishes related to case studies	51
1.13. Overview of chapters	52
CHAPTER TWO: PRESENTATION OF THE CASE STUDIES AND DISCUSSIONS OF THE FINDINGS	54
2.1. Introduction	54
2.2. CASE STUDIES FROM CHURCH LEADERS WHO WERE PART OF THE CALL FOR MORATORIUM	56
2.2.1. Case 1: Discussion of the results of an interview with John Gatu, held at Kerarapon Road, Ngong (Nairobi-Kenya), on 21 September 2010.	56
	vii

2.2.1.1. Sustainable project: PCEA Church, headquarters Nairobi	57
2.2.1.2. Conclusion	59
2.2.2. Case 2: Results of the interview with Kodwo Ankrah, held at Ankrah Foundation offices in Mukono, Uganda, on 3rd October 2010	60
2.2.2.1. Sustainable project: The Ankrah Foundation Hotel	61
2.2.2.2. Conclusion	63
2.2.3. Case 3: Results of interview with Erastus Kweka, held in Moshi, Tanzania, on 25th September, 2010	64
2.2.3.1. Sustainable project: Large-scale farming in Moshi, Tanzania	68
2.2.3.2. Conclusion	69
2.3. CASE STUDIES OF CHURCH LEADERS A GENERATION AFTER THE MORATORIUM CALL	69
I: ANGLICAN CASE STUDIES	69
2.3.1. Cases from Kenya	69
Case 4: Results of interview held with Bishop Joseph Kanuku on Tuesday, 3rd September 2013, at Wote in Makueni Diocese, Kenya.	69
2.3.1.1. Sustainable project: Makueni Christian Social Centre	71
2.3.1.2. Conclusion	72
2.3.2. Case from Uganda	73
Case 5: Results of interview held with Bishop Joel Obetia in Arua, Uganda, on 18th April, 2011.	73
2.3.2.1 Sustainable project: The building of the Anglican Cathedral in Arua.	75
2.3.2.2 Conclusion	77
2.3.3. Case from Tanzania	78
Case 6: Results of an interview conducted with Bishop Godfrey Sehaba on 14 January 2011 in Morogoro, Tanzania	78
2.3.3.1 Sustainable project: Erection of 52 premises for business people on the perimeter wall of the cathedral	79
2.3.3.2 Conclusion	81
II. OTHER WESTERN FOUNDED CHURCH CASE STUDIES	81
2.4.1. Case 7: Results of interview with Godfrey Kibua, held at Methodist Guest House on 2nd August, 2012.	81
2.4.1.1 Sustainable project: Methodist Guest House and Conference Centre	83
2.4.1.2 Conclusion	84
2.5 Testing of hypothesis	85
2.6 Assessment of Financial Sustainability of select Anglican Case studies.	92
2.6.1 Morogoro Diocese in the Anglican Province of Tanzania.	93
2.6.2 Madi-West Nile Diocese of the Church of Uganda.	93
2.6.3 Makueni Diocese in the Anglican Province of Kenya.	93
2.7 Discussion of themes emerging from the evaluation of data coding of case studies	94
2.8. Patterns and themes emerging from the evaluation of the randomly administered quantitative questionnaire	95
2.8. Reflections on the impact of the moratorium on case studies	97
2.9. Conclusion	100

CHAPTER THREE: BUSINESS AS BUSINESS: PROFIT MAXIMISATION	103
3.1 Introduction	103
3.2 Economic factors that affect BAM in East Africa	104
3.2.1 Western capitalism in crisis and the rise of state capitalism in the East	105
3.2.1.2 The quest for alternatives to free market capitalism and state capitalism	111
3.2.1.3 Measuring economic growth	113
3.2.1.4 Africa arises: the emerging continent.	118
3.2.1.5 United Nations Sustainable Development Goals	121
3.3 Political factors that impact on BAM in Africa	121
3.3.1 The need to overcome the colonial legacy	122
3.3.2 The impact of globalisation on business in Africa	124
3.4 Social-cultural factors that impact BAM in East Africa	127
3.4.1 Social capital	131
3.4.2 Financial capital	134
3.4.3 Public capital	135
3.4.4 Corruption	136
3.5 Environmental factors that impact on BAM in Africa	138
3.6 Conclusion	140
CHAPTER FOUR: BUSINESS AS MISSION: BEYOND LIBERATION	142
4.1 Introduction	142
4.2. BAM and liberation theology	143
4.2.1 BAM and a New Social Analysis: The righteous rich	147
4.3 BAM and a New Utopian Vision	156
4.3.1. BAM and the Kingdom of God	158
4.3.2 A call for righteousness	160
4.4 Agencies and Tasks of Bam	163
4.4.1 Resistance: Global economic systems	163
4.4.2 Denunciation of the instrumental view of work	167
4.4.3 Advocacy for a just economic order	174
4.4.3.1 BAM and the Jubilee: The practice of restorative justice	174
4.5 Conclusion	177
CHAPTER FIVE: PHILANTHROPY AND MISSION CHALLENGES AND BENEFITS	179
5.1 Introduction	179
5.2. Laying the foundation for sustainable mission in Africa	179
5.2.3 Indigenisation or indigeneity	181
5.3 The call for a moratorium	186
5.3.1 Challenging the goal of self-sustainability	188
5.3.2 Fostering interdependence	190
5.4. Mission as Mission: An opportunity for generosity	192
5.5 Mission as business	196
5.5.1 The challenge of prosperity gospel	196
5.5.2 The opportunity for stewardship	198
5.6 Business for Mission	199
5.5 Conclusion	200

CHAPTER SIX: BUSINESS AS MISSION: PROFITS FOR THE COMMON GOOD	202
6.1. Introduction	202
6.2 BAM as a transformative agency	204
6.2.1 BAM: changing the rules	204
6.2.2 BAM: challenging current business models	206
6.3 BAM: an alternative model for business in East Africa	212
6.3.1 BAM enterprises seek to be financially sustainable	213
6.3.2 BAM seeks to be environmentally sustainable	223
6.3.3 BAM seeks to have a spiritual impact: BAM is ultimately a spiritual battle.	224
6.3.3.1 BAM enterprises seek to be ethical	226
7. Summary and Conclusion	229
LIST OF REFERENCES	232
Books	232
Articles and Journals	237
Dissertations	240
Conference Papers	240
Dictionaries,	241
Magazines and Newspapers	241
Websites	242
APPENDICES	244
Appendix A: Passages on wealth and poverty (Tongoi 2001)	244
Appendix B: Jobs mentioned in the Bible	247
Appendix C: The natural resources charter	239
Appendix D: Wall Street capitalism versus the Main Street markets	241
Appendix E: Summary of comparisons between various Economic models – DT	242
Appendix F: Transcripts of interviews	243
1. Transcript of Interview held with John Gatu at Kerarapon Road Ngong, Nairobi on 21 September 2010.	243
2. Transcript of Interview with Kodjo Ankrah on The 3rd Of October 2010 in Mukono Uganda.	250
3. Transcript of English translation of interview held with Erastus Kwaka 25th September, 2010 in Moshi Tanzania	260
3.aKiswahili transcript of Interview with Erastus Kwaka 25 th September, 2010 Moshi Tanzania .	267
4. Transcription Of An Interview By Dennis Tongoi With Bishop Joseph Kanuku	276
5. Transcript of interview held with Bishop Joel Obetia In Arua Uganda on 18 th April 2011	281
6. Transcript of interview held with Bishop Godfrey Sehaba on 14th January 2011 in Morogoro Tanzania.	290
6b. Transcript Of Interview With The Reverend Canon Chinyong’ole In Morogoro Tanzania On 14 th Of January 2011	296
7. Transcript of interview with Godfrey Kibua held at Methodist guest house on the 2 nd August 2012	306

7b. Kiswahili transcript of interview held with Godfrey Sehaba on 14th January 2011 in Morogoro Tanzania.	314
8. Transcript of Interview with Wanjau held on the 19 th of March 2014 in Nairobi Kenya	322
Appendix G Consent to interview form and open ended questionnaire	330
Appendix H Results Of Data Coding Of All Cases Using HyperResearch © Soft Ware	332
Appendix I Questionnaire for congregations related to interviewees	334
Appendix J- United Nations Strategic Devevelopment Goals	337

TABLES

Table 1.1: What is an SME? (EU).....	11
Table 2 Testing of hypothesis: a Summary (DT)	87
Table 2.3 Summary of available financial income data of Anglican dioceses in this study.....	91
Table 2.4: Distribution of vocations of all people polled (DT)	96
Table 2.5: Perception of sustainability or dependence on outside resources (DT)...	96

FIGURES

Figure 1: Praxis Cycle (Kritzinger)	42
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KEY TERMS

Financial Sustainability, Christian Mission, Anglican diocese, Business, Church, Globalization, Righteous rich, Philanthropy, Profits, Common Good, Moratorium, Dependence, Training, Urbanization,

ABBREVIATIONS

ABC	Africa Bible Commentary
ACK	Anglican Church of Kenya
ACTEA	Accredited Council for Theological Education in Africa
AEA	Association of Evangelicals of Africa
AEE	Africa Evangelistic Enterprise
AGOA	African Growth and Opportunity Act
AIDS	Acquired immune deficiency syndrome/acquired immunodeficiency syndrome
ATIEA	Association of Theological Institutions in East Africa
BAB	Business as Business
BAIC	Business as Integral Calling
BAM	Business as mission
BBC	British Broadcasting Corporation
CAPA	Council of Anglican Provinces in Africa
CATI	The Conference of African Theological Institutions
CCK	Church Commissioners of Kenya
CCS	Church Community Services
CIM	Christian Impact Mission

CMS	Church Mission Society
CNMS	Church of Nigeria Mission Society
COTEEA	Consortium of Theological Education by Extension
CPK	Church of the Province of Kenya
CRO	Church related organizations
CSR	Corporate Social Responsibility
CSV	Corporate Social Values
D.R.C	Democratic Republic of Congo
DOSS	Directorate of Social Services
EAC	The East African Community
ECLOF	Ecumenical Church Loan Fund
ELCT	Evangelical Lutheran Church of Tanzania
EPA	Economic Partnership Agreements
EU	European Union
FAO	Food and Agricultural Organisation
FBO's	Faith Based Organizations
FECLAHA	Fellowship of Christian Council and Churches in Great Lakes Area and the Horn of Africa
GDP	Gross Domestic Product
GINI	Global Inequality Index
GNP	Gross National Product
GPI	The Genuine Progress Indicator
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
IRM	International Review of Mission
KICOMI	Kisumu Cotton Mills

KSH	Kenya Shillings
MAM	Mission as Mission
MGHCC	Methodist Guest House and Conference Centre
NCCK	National Council of Churches
NEP	The New Economic policy
NGO's	Nongovernmental organizations
NT	New Testament
OAIC	Organisation of African Instituted Churches
OALD	Oxford Advanced Learners Dictionary
OT	Old Testament
OWS	Occupy Wall Street
PCCs	Parish Church councils
PCEA	Presbyterian Church of East Africa
RIVATEX	Rift Valley Textiles
ROI	Return on Investment
ROM	Returns on Mission
SME's	Small and Medium, Enterprises
SOE	State Operated Enterprises
SPG	Society of the Propagation of the Gospel
TAF	The Ankrah Foundation Hotel
UK	United Kingdom
UMCA	The Universities Mission to Central Africa
UN	United Nations
UNDP	United Nations Development Programme
USA	United States of America

USPG	United Society for the Propagation of the Gospel
WEA	World Evangelical Alliance
WHO	World Health Organization
WTO	World Trade Organization
YWAM	Youth with a Mission

CHAPTER ONE

THE RESEARCH DESIGN

1.1 Introduction

Henry Venn, one of the founding fathers of the United Kingdom (UK)-based bi-centennial Church Mission Society (CMS), promoted the 'three-self' formula for planting missionary churches. In a nutshell, Venn's formula envisaged the following: that "churches planted in the mission field would grow to become self-governing, self-propagating and self-supporting" (William RShenk, 1981:168-172). The question of self-hood was brought to a head when church leaders at the All-Africa Conference of Churches meeting in Lusaka, Zambia, in May 1974 made the call for a moratorium on Western missionaries. In essence, the appeal for self-hood was not a call to divide the Church. Rather, the basic idea was that each member of the Church would take up their responsibility for mission. Ruth M Harries and Patricia J Patterson (1975:137-142) put it well: "We speak of a moratorium *for* mission, not a moratorium *of* mission". The vision was to move from a "missionary era" to an "era of world mission". The Fourth self is advocated by many mission theologians among them Paul G Hiebert (1985).

In 2008, the United States subprime housing crisis destabilised global financial markets, leading to asset erosion for investors — including CMS, whose pension funds savings lost 40% of its value. The crisis once again forced CMS to review the viability of financially sustaining her programmes globally.

In February 2009, CMS concluded its decentralisation, internationalisation and regionalisation review process by establishing CMS-Africa, with this writer serving as the first General Secretary, based in Africa. Thus, the CMS launched CMS-Africa amidst funding challenges that were compounded by declining donor income relating to decreasing numbers of church attendees in the UK. Other Christian agencies working across the African continent were also facing similar challenges for survival. The agencies include:

- Accrediting Council for Theological Education in Africa (ACTEA);

- Africa Evangelistic Enterprise (AEE);
- Association of Theological Institutions in East Africa (ATIEA);
- Association of Evangelicals of Africa (AEA);
- Consortium of Theological Education by Extension (COTEEA);
- Council of Anglican Provinces in Africa (CAPA);
- Fellowship of Christian Council and Churches in Great Lakes Area and the Horn of Africa (FECLAHA);
- National Council of Churches of Kenya (NCCCK);
- Organisation of African Instituted Churches (OAIC);
- The Conference of African Theological Institutions (CATI).

These agencies have since undergone financial restructuring or organisational re-alignment. A number have downsized, rebranded or relocated. But challenges of financial sustainability have not been confined to African organisations. A good example of an organisation outside Africa that has also been affected is the UK-based United Society for the Propagation of the Gospel (USPG), established in 1701, which changed its name twice, first to “Anglicans in World Mission” and, later, to “United Society”. Since the 2008 global crisis, financial sustainability has become a critical challenge for church-related organisations (CROs) working in Africa. Bright Mawudor (2013:1), writing on the financial sustainability of CROs, noted: “Even some of the CROs that had successful local fundraising strategies can no longer be complacent due to pressing demands like biting poverty and the need to attend to social needs by their local fundraisers”.

This research sought to identify and document the factors that contribute to, or hinder, the role that lay people and the business community can play in financially sustaining the ministry and mission of the Anglican dioceses in East Africa.

1.2 Problem statement and research objectives

The following problem is addressed in this research: *How can the Anglican dioceses in East Africa be financially sustainable and less dependent on declining Western resources?*

The Anglican Communion is a group of churches derived from, or related to, the Church of England, made up of autonomous provinces that are voluntary members. A primate is the head of each province. Each province is made up of autonomous dioceses headed by a bishop. The bishop presides over the clergy and laity. Each diocese is autonomous and is made up of several deaneries that consist of a number of local parishes. In this research I will not be referring to Anglican churches. Rather, I will focus on Anglican provinces, dioceses or parishes, these each relate to geographical territories.

This research sought to explore business as mission (BAM) as a strategy for financially sustaining the missions of Anglican dioceses in East Africa. The aim was to accomplish the following:

- To **document** the impact of BAM on the financial sustainability of selected case studies of Anglican dioceses in East Africa;
- To **compare** the factors that impact on the development of BAM as a financially sustainable vehicle (agency) for mission in selected Anglican dioceses and non-Anglican dioceses in East Africa;
- To **describe** internal and external factors that hinder or advance the deployment of BAM as a financially sustainable vehicle for Christian mission by Anglican dioceses in East Africa;
- To **derive** models for mobilising Anglican dioceses in East Africa in order to develop BAM as a financially sustainable vehicle for Christian mission.

In part one of this opening chapter, the terminology used in this research is discussed. In part two, the reasoning behind the choice to undertake this study is outlined. This covers the hypotheses and research questions that are to be explored within it. In part three, the conceptual framework is discussed, locating BAM in the wider context of mission. Further, the pastoral cycle is introduced and explained, then presented as the methodology for the research vis-à-vis its origins.

It is important to note that the modified pastoral cycle adopted provides the shape of the research method and the structure of the research, by incorporating a slightly different version, as illustrated by JNJ Kritzinger (2008:771). This is discussed in some detail, with some modification in part four, which concludes this chapter.

1.3 Discussion of key terminology used in this research

In this section, the key concepts used in this research are defined. These are ‘mission,’ ‘business,’ ‘financial sustainability,’ ‘business as mission,’ ‘mission as business’ and ‘church’.

In this research, the word ‘God’ refers to the creator and ruler of the universe and source of all moral authority — the Supreme Being.

1.3.1 Mission

Jesse NK Mugambi (2014:1) notes that the word ‘mission’ no longer bears the exclusive meaning of “the work of religious teachers sent abroad to convert pagans into Christianity”. Mugambi (ibid.,2) continues to discuss the wider use of the current understanding of the word mission, quoting from *Oxford Advanced Learner’s Dictionary of Current English*. Here is how Mugambi describes ‘mission’:

- Work done by a group of people sent abroad, especially on political or commercial business
- work done by a group of religious teachers sent to convert people;
- Building or settlement where the work of such a mission is done, especially among poor people
- Particular task or duty undertaken by an individual or a group;
- Such a task or duty performed by an individual or a unit of the armed forces.

Interestingly, the same dictionary defines ‘missionary’ as ‘a person sent to preach, usually the Christian religion, especially among people who are ignorant of it’. More often than not, however, ‘mission’ is used in secular contexts, such as the following:

- Commercial mission (seeking to expand markets abroad);
- Diplomatic mission (seeking to improve relations between nations);
- Political mission (promoting political ideas of the sending nation);
- Exploratory mission (seeking to know about new places);
- Military mission (carrying out specific military operations);
- Philanthropic mission (carrying out specific relief operations);
- Mission and vision (the justification for an organisation's existence).

As a result of the now commonplace usage by management science, ‘mission’ is today widely used by organisations (including dioceses) to communicate to their publics why they exist and what they have to offer.

Mugambi (ibid.) concludes that the religious treatment of the term ‘mission’ is quite limited, mostly because the word ‘missionary’ could also refer to any person on specific

foreign assignment working amongst poor people, such as those "engaged in commercial, diplomatic, military, exploratory and philanthropic work". In this research a specific aspect of mission is discussed — 'Christian mission'.

1.3.1.1 Christian mission

In this research, whenever the term 'mission' is used, the intended connotation is that of 'Christian mission', i.e. outreach work (or expansion of the work) of the church to win new converts, territories or sectors of society. Throughout, of course, the term 'Christian mission' is used with appreciation that it too is understood in diverse ways. A distinction is also made between 'mission' and 'ministry,' where the latter refers to the consolidation of congregations and communities.

David JBosch (1991:9), in attempting to define mission, warns never to "delineate mission too sharply and too self-confidently. Ultimately, mission remains undefinable..." To capture the ambiguity inherent in the term mission, Walls (1996:3-6) uses the analogy of a spaceman visiting earth at different points in the history of the Church. Simply, what is seen will be coloured by the spaceman's specific vantage point, as well as the specific time in history when the spaceman makes the visit. Similarly, the understanding of Christian mission has been different at different epochs of the church.

Walls begins with the Jewish-dominated church of the first century AD that had to bridge the gap between Old-Testament rituals and the emergence of a gentile church that was not familiar with Jewish law. He proceeds to the church of the 1980s, which is predominantly non-Western and more preoccupied with the power of God and healing. Tellingly, he downplays the political activism that defined the same church in the 1840's. Simply, what qualifies as 'Christian mission' depends on numerous factors, including social perception at a given time and place, as well as political leaning.

To demonstrate this diversity of opinion, consider the following definitions of mission, as documented by Craig Ott and Stephen J. Strauss (2010:xv):

The word 'mission' is "...a comprehensive word, embracing everything that God sends His people into the world to do" (Stott, 1975:35).

Mission is the people of God giving witness to the reality of God through the church as the sign, foretaste, and presence of the Kingdom (Roxburgh 2000:179).

Mission is the self-sending creative and redemptive action of the triune God for the [sic] mankind and the world. Its ultimate goal is the completion of the Kingdom of God and salvation of the people of God (Yoshimoto 2005:143-5).

Mission is the divine activity of sending intermediaries whether supernatural or human to speak or do God's will so that God's purpose for the judgment or redemption is furthered (Larkin 1996:534).

Luzbetak, Louis J. (1988, Kindle Location 140) stated, simply, that mission is "a passage over the boundary between faith in Jesus Christ and its absence".

Bosch (1991:519) asserts: "The mission of the church needs constantly to be renewed and reconceived". This definitional progression and diversity is evident in fluid views that range from Roxburgh's (2000:179) anthropocentric perspective to Larkin's (1996:534) theocentric standpoint. Roxburgh sees God using the church as the agency; Larkin views God as using both supernatural and human agencies to fulfil His will. Furthermore, Larkin introduces an eschatological element that includes judgment as part of God's mission.

I subscribe to Larkin's holistic view of mission as God's initiative, involving all of God's creation as both the agency and beneficiaries of God's mission. One notes that, beyond Larkin's (1996:534) 'supernatural' and 'human' means, the Bible shows God using other natural means to accomplish His purposes, including a donkey to speak to the prophet Balaam (2 Peter 2:16)¹. The book of Job (36: 30, 32; 37: 3, 11, 15; 38: 24, 35) speaks of God sending lightning to accomplish His purpose. Psalms (19: 1-4) tells of God speaking through His creation.

Ott and Strauss (2010:80) added: "Doxology [is] the glorification of God, as the highest and most overarching purpose of mission to which all others flow". Whereas Ott and Strauss (ibid.) looked at the end goal of mission, Wright (2013), borrowing from The Apostle Paul's view of the liberation of all creation along with the sons of God (Romans 8: 18-27), looked at the context of mission and stated: "God's mission is what fills the gap between spoiled creation and new creation".

One cannot conclude a discussion on Christian mission without recognising God's dealings with the nations. Interestingly, the Bible uses the word 'nations' (or its derivative) more than 2000 times. Paul, writing to the Galatians in the New Testament, stated that the Gospel was announced in advance to Abraham, with proclamation of the

¹All Scripture quotations are taken from The Holy Bible: New International Version Grand Rapids: Zondervan, 1984, unless otherwise stated.

Good News that “All nations will be blessed through you” (Galatians 3: 8). Later, in the New Testament, Jesus commanded His disciples to disciple the nations. The link between mission and nations is clear: the Christian mission assumes that the ‘Good News’ cannot be ‘good’ unless both the nations who proclaim it and those who receive it each experience a ‘blessing.’ Neither is blessed at the expense of the other.

Notably, the Christian mission — i.e. the church's efforts to reach out to the nations — is centrifugal in the New Testament. In the Old Testament, one observes mission as centripetal i.e. the nations were to journey to Jerusalem city in Israel (the centre of God’s dealings with the nations). Bosch (1991:19) declares: "Israel remains the centre and the recipient of the wealth of the nations" (Is[sic]60: 11). God was concerned about the nations; He sought to show it in His encounter with Israel, so that people would understand that “...since the God of Israel is the only true God, He is also the God of the whole world” (ibid.,19).

In the New Testament, this position is reversed as Jesus sends his disciples from Jerusalem to the Gentile nations (Acts 1: 8). Bosch (ibid.,28) talks of “...the *inclusiveness* of Jesus’ mission...”, embracing the rich and the poor, the oppressed and the oppressor. Furthermore, Bosch continues that Jesus’ ministry was one of “...dissolving alienation and breaking down walls of hostility, of crossing boundaries between individuals and groups”. By subscribing to these principles, BAM is well positioned to advance the mission of Jesus.

While I agree that “Christian mission is “the dynamic relationship between God and the world” (ibid.,9), I define Christian Mission in this study as follows: “*God’s agenda to glorify His name, bless the nations and advance His Kingdom through the redemption and judgment of all creation, by orchestrating supernatural, natural, human and non-human means.*”

1.3.1.2. Anglican mission

The Anglican Communion has a unique understanding of her mission or reason for existence. Between 1984 and 1996, the Anglican Consultative Council developed the widely accepted framework of The Five Marks of Mission. These have been well expounded by Andrew F. Walls and Cathy Ross (2008). The first two, “To proclaim the

good news of the Kingdom” and “To teach, baptize and nurture New Believers” are well embraced. They are identified with gatherings and, in particular, the Sunday service, where voluntary offerings are collected. Clergy will ideally be the custodians of these expressions of mission in the Anglican dioceses. The other three, “To respond to human need by loving service”, “To seek to transform unjust structures of society” and “To strive to safeguard the integrity of creation and financially sustain and renew the life of the earth”, are relegated to the category of church development workers, because these take place outside the church buildings. Funding for these weekday activities is sought from donors, often through project proposals.

The Five Marks of Mission provide a holistic framework for understanding the church's mission, and must not be seen as pointing to a dichotomy between development (i.e. ‘mission as service’) on the one hand, and ministry (‘mission as spreading the gospel’) on the other. Church employees serve in both structures, but the latter is limited to clergy.

Typically, members of Church staff who are deployed to the development sub-section are envied due to their access to donor funding. Conversely, those working directly in ministry have to rely on local resources, which may be in the form of stipends or income from supplementary activities such as farming or support from family members. It is important to note that there are also a number of non-stipendiary clergy who serve the diocese without being paid. These include professionals and even business people who can make a limited, though critical, contribution to the ministry and mission of the church.

This dichotomous view of separating the ‘ministry’ and ‘development’ functions poses a challenge to the effective mobilisation of local funds to sustain the mission of the diocese. For example, it has given rise to the notion that a good bishop is one who maintains good connections with donors. The reality, however, is that Western funds are in decline. Already, a number of mission agencies have wound up operations. As such, for many missions in Africa dependency is no longer an option: alternative means of sustaining the missions must be actively sought. This is where BAM comes in handy. BAM seeks to address the capacity of the business person to create and financially

sustain jobs that contribute to the economic empowerment of the community, including parishioners.

Willem Saymaan (2013) adds to a further understanding of Christian mission by proposing “mission as theological education”. I agree with him in that “The Fourth self” what he advocates is critical to developing the capacity of Anglican dioceses in delivering the first two marks of mission mentioned above, namely “to teach, baptize and nurture New Believers”. Can BAM inform the bridging of the gap between, ‘mission as development’, ‘mission as service’ and ‘mission as education’ in light of the ever present challenge of identifying financially sustainable models for the training of church leaders both lay and clergy.

1.3.1.2. Mission as business

The *Oxford Advanced Learner’s Dictionary (OALD)* describes a charity as an organisation set up to provide help and raise money, food, help, etc., for those in need. Charities retain part of these funds to cover administrative costs, including the cost of fundraising. EdEwing (2005) writes that the proportion of funds retained varies from agency to agency, the average being 15%. He further states that, at one extreme, these agencies may spend up to 80% of their time communicating with their donors.

I use the term ‘mission as business’ to define the notion of a not-for-profit enterprise, institution or individual that financially sustains itself by soliciting funds (for example through tithes, taxes, grants, endowment, administration fees or commissions) on behalf of a third party. This understanding also includes investments that are made from such funds.

1.3.1.3. Mission as mission

‘Mission as mission’ has been defined in this research as “a person, venture, enterprise or institution that provides a service to a people, community, or other institutions that do not themselves pay for the service”. The resources are usually from a third party or organisation, such as a mission-as-business venture, described below. Where the recipients of the goods or services make a contribution, this is purely on voluntary basis

and not in any way related to the goods or services provided. Those who receive the service may be requested, or prevailed upon, to meet the cost but are not legally obligated to respond. The contribution by the recipients may include giving of one's time or talent, providing services as hospitality, or giving in kind. This is the primary manner in which most dioceses are structured to sustain their ministry. I have categorised this as philanthropy from profits. Money is made by others elsewhere or even by other departments of the same institution then donated to fund the mission or ministry.

1.3.2. Business

OALD describes business as “the activity of making, buying, selling or supplying goods or services for money”. The word business also refers to “a person's regular occupation, profession or trade” or a “situation or series of events”, usually scandalous. I use the word business to refer to a commercial activity. By inference, in this and subsequent chapters I use ‘business person’ to refer to *‘one engaged in activities that involve buying or selling of goods or services to meet real needs and create surplus income’*. This definition presupposes that such activities are financially sustainable by generating their own income. To be successful, a business must be viable; it must financially support itself in the marketplace even if, in the short term, this business may call for the injection of funds from debt or equity.

Businesses come in all sizes. These may be categorized as micro, small, medium or large. The European Union definition uses both the number of employees and the turnover to determine the category. The actual figures may vary from region to region. Calice, Chando and Sekioua (2012:5) of The African Development Bank Group in their study on funding SMEs (small and medium-sized enterprises) found no standard figures that defined categorization; different financial institutions had different thresholds. I have chosen in this research to use the European Union's categorisation. This is documented in table 1.1 below.

Table 1.1: What is an SME? (EU)

COMPANY CATEGORY	EMPLOYEES	TURNOVER	OR	BALANCE SHEET TOTAL
Medium -sized	< 250	< € 50m		< € 43m
Small	<50	< € 10m		< € 10m
Micro	<10	< € 2m		< € 2 M

Size of business will be important later in this research as one makes comparisons and draw conclusions on factors that impact on BAM. Mats Tunehag, Wayne McGee and Joe Plummer (2004:9) note that BAM seeks to engage with businesses beyond the ‘micro’ level. Micro-level businesses are mostly individually owned; this category of enterprises has received considerable attention from the international community, mostly through microfinance institutions. The SME sector has been touted as the ‘missing middle’ that could drive the emerging economies of Africa through provision of jobs and payment of taxes.

1.3.2.1. Business as mission

It was the Lausanne² Working Group #30, in preparation for the congress that met in Pattaya, Thailand, from September 29th to October 5th, 2004, that adopted the term ‘business as mission’ (BAM).

Earlier, in 2002, CMS sponsored a team consisting of Wayne McGee from the UK and Mats Tunehag from Sweden to explore the role of business as it relates to mission. Over a period of one year, the two consultants facilitated several continental workshops that culminated in the bringing together of academics, theologians, business people and church leaders at the congress in Thailand.

²The *First International Congress on World Evangelization* was held from July 16–25, 1974 in Lausanne, Switzerland, bringing together about 2,700 leaders from 150 nations. Following this congress, The Lausanne Committee for World Evangelisation was formed. The Lausanne Movement, as it is also termed, helps to coordinate “Strategy Working Groups”, which are networks that seek to understand and address critical issues that impact on the advancement of the Lausanne vision, which is “the whole church taking the whole gospel to the whole world”. <http://www.lausanne.org/>, (viewed 7th September, 2015).

Effectively, this forum engendered BAM. Participants from the forum have since initiated various BAM projects. These include publications such as: a) Michael J Baer (2006), who challenges Christian professionals who may dream of being freed from business, and advocates for business leaders to develop 'Kingdom' businesses; b) Neal C Johnson (2009), who writes a comprehensive guide to the theory and practice of BAM. Doug Seebeck and Timothy Stoner (2009) document 'Partners Worldwide' that was launched in 2004, and became a movement that, by 2012 had helped start and financially sustain 4000 new jobs in Africa by linking business people, mainly from America, with entrepreneurs in Africa.

Youth with a Mission (YWAM), a leading Christian mission agency, has also promoted BAM initiatives. Derek Brown, the director of 'Rediscovering the Kingdom', has established an online training course that is called 'Business as Mission'

1.3.2.2 Synonyms of business as mission

Various terms have been used to describe BAM. These include 'Business as Integral Calling' (BAIC), which was coined for a gathering I attended in Wheaton, **Illinois, in** October 2009. The gathering issued the 'Wheaton Declaration on Business as Integral Calling'. This term (BAIC) broadens the concept to include those who work in the business sector, not just those who own or run their own businesses. At this consultation, some participants rejected the term 'Business as mission' because they saw it as an attempt by the missionary or non-profit sector to superficially engage in business as an alternative fundraising strategy without appreciation for the intensity of the effort required to succeed in the marketplace. To run a successful business, they felt, requires commitment, focus and, often, adherence to unethical business practice.

Other terms used are 'Kingdom Business' (K. Eldred, 2005) and 'Great Commission Company' (Steve Rundle and Tom Steffen, 2003).

Tunehag et al. (2004:7) at the BAM global forum in Pattaya acknowledged that there are a variety of models and approaches to BAM. A distinction is made between BAM and other marketplace ministries that use their businesses as a way to reach out to employees or customers with a Christian message. BAM has a clear focus on the business itself being financially sustainable and creating jobs. Preference is to the SME

rather than to the micro-enterprise. According to Johnson (2009:27), two essentials distinguish BAM. These are:

- It is a commercially viable, for-profit business model;
- It is intentional about fulfilling holistic mission objectives that go beyond the financial goals, to include spiritual, social and environmental transformation.

Beyond these two qualities, there are divergent opinions on what constitutes a BAM-compliant business. Eldred (2005:61) would see BAM as working in the developing world, while Johnson (2009:27), in his definitive book on BAM, insists that BAM must be a cross-cultural involvement, either domestic or international.

Clearly, Eldred's definition is problematic: it restricts BAM to working in the developing world, an assertion that reflects a rather outmoded paradigm that mission can only happen one way: from the West to the rest of the world. In today's mission reality, this argument is untenable. Today, Africans lead some of the largest churches in Europe. Rob Moll writing in *Christianity Today*, March 1 2006 documents that South Korea has become a Christian missionary-sending nation. Since the economic crisis of 2008, the need to re-think business management is critical in much of the world. Importantly, BAM can form an integral part of addressing the unemployment and ethical challenges of the West as well as evaluating the growing dominance of the East and, in particular, that of China on the global economy.

My working definition of BAM is the following: *A venture or person that seeks to advance God's mission by meeting the needs of individuals and communities through the provision of goods, services or knowledge in a financially sustainable manner with measurable positive social, spiritual and environmental impact.*

1.3.2.3. Business for mission

Business for Mission refers to an enterprise (either private or church-owned) whose proceeds, in whole or in part, are given to a church (diocese or province), individual or other institution as income to fund its ministry and or mission. The benefactor and beneficiary may or may not be related institutionally.

1.3.3. Financial sustainability

Here is how *OALD* defines the verb "sustain": to provide enough of what is needed to live or exist or to continue for some time without diminishing or interruption. The dictionary adds an ecological twist to this word in its adjectival form (i.e. "sustainable"): "involving the use of natural products and energy in a way that does not harm the environment". As a development model, BAM combines both aspects, i.e. financial sustainability or viability and ecological conservation.

Economists and environmentalists dispute the concept of sustainability. The environmentalists' argument is that sustainability and development cannot be used together. In this sense, the concept of 'sustainable development' becomes an oxymoron. Simon Dresner (2008) writes that the term 'sustainable development' was made popular at the 1987 United Nations World Commission on Environment and Development, which was chaired by Norwegian prime minister Gro Harlem Brundtland, and which published the report *Our Common Future*. Sustainable development was defined as development that "meets the needs of the present without compromising the ability of future generations to meet their needs". According to Dresner (2008:1), this definition raises not only the question of growth but also one of equity. "...equity between generations and equity within generations." Using the logic of Dresner (*ibid.*,2), BAM cannot, therefore, ignore economic justice even as one looks at both the local East African economic context and the global economic arena.

'Development' has been defined from diverse perspectives. Dresner (*ibid.*), in seeking to link 'sustainability' and 'development', has adopted the alternative model based on human development, which originated with Amartya Sen, the 1998 Economics Nobel laureate. This definition of development has been adopted by the United Nations Development Programme (UNDP) in its annual *Human Development Report* since 1990. Dresner (*ibid.*,76) goes on to say:

Human development judges a society's standard of living not just according to the average level of income, but according to people's capabilities to lead the lives they value. Commodities are not seen as something to be valued in themselves, but as a means of enhancing capabilities such as health, knowledge, self-respect and the ability to participate in society.

I have chosen to use the term 'financially sustainable' in this research to distinguish BAM from primarily environmental ventures, and to demonstrate continuity, particularly in the face of declining Western funding as presented in the problem

statement. The financially sustainable projects documented in this research reflect a development model that demonstrates locally viable economic returns that includes social (human), spiritual and environmental outcomes. The verb 'sustain' is used with the connotation of 'upholding' or 'causing to continue'. Mawudor (2013:48) describes sustainability of Church-Related Organisations (CROs) in the following way:

This is a state [in] which an institution has a reasonable expectation of covering its costs for the foreseeable future through a combination of donor funding and locally generated income. According to Lee Davies (2003), a financially sustainable organisation is the one that avoids dependency on any one source of revenue whether external or internal. As a rule of thumb he recommends for a non-profit organisation to try and raise sufficient funds from internal sources to cover its basic operating costs but approach external donors for its programme costs.

The case studies in this research would be considered financially sustainable because they were fully funded by local resources. However, this in no way rules out the possibility of the diocese having other external income for projects.

1.3.4. Church

Wayne Grudem (1994:853) describes church as "...the community of all true believers for all time." Veli-Matti Kärkkäinen, writing in Daniel Patte (2010:226), stated that it was after the reformation that ecclesiology (the study of the 'true church') "...became a separate chapter in Christian theology". In this research, I make no attempt to resolve the dilemma regarding who, or what, constitutes the true church. Rather, I subscribe to the view that "God knows His own" (2 Timothy 2: 19). John, writing about Jesus as the good shepherd, writes of Him saying, "I know my sheep and my sheep know me..." (John 10: 14).

The word 'church' is only mentioned twice in the Gospels (Matthew 16: 18 and 18: 17). However, I acknowledge that there are several metaphors to describe the church in the rest of the New Testament. These include, 'bride' (Revelations 19: 7; 21: 2,9; 22: 17); 'body' (1 Corinthians 12); 'temple' (1 Corinthians 3: 16); 'branch' (John 15); and 'priesthood' (1 Peter 2: 9). These diverse descriptions point to the unity of the Church

(its catholicity) as well as its diversity. Church has both a local aspect (congregations, communities, geographical) and a universal manifestation, referring both to the temporal (those still alive) and the eternal (those already departed). I use the term 'churches' (plural and singular) to refer to local congregations, and 'the Church' to refer to the universal temporal church.

The most commonly used Greek term for church is *ekklesia*. This can refer to an assembly or gathering. Corrie et.al. (2007:52) in the *Dictionary of Mission Theology: Evangelical Foundation* tell us that this term is used 114 times in the New Testament, and may refer to a congregation, local church, family or home. Grudem (1994) quotes Stephen (in Acts 7: 38) speaking of Israel in the wilderness in the Old Testament as a church (*ekklesia*). This can sometimes be assumed to refer only to a gathering of people. I, however, propose that the church gathers for worship and fellowship normally at designated places and times within the week and, thereafter, scatters for engagement in the marketplace. The church is not limited to a building. *The NAS New Testament Greek Lexicon* notes that the term *ekklesia* was borrowed from the secular use in New Testament times, and had the meaning of:

- a) a gathering of citizens called out from their homes into some public place, an assembly;
- b) an assembly of the people convened at the public place of the council for the purpose of deliberating;
- c) the assembly of the Israelites;
- d) any gathering or throng of men assembled by chance, tumultuously.

Some contexts may not even allow people to gather for Christian worship or any religious activity. A good example is a time when persecution is prevalent (Acts 8: 1). During contexts such as these, BAM can provide an inconspicuous way for Christians to gather in the public square.

I recognize that 'church' also refers to institutions that have structures. Mugambi, writing in Patte (2010:228), offers variants of church government as summed up in the quotes below:

1. ***Episcopalian*** (based on New Testament references to Bishops). Here, authority is exercised within a hierarchy, with the bishop at the apex of the pyramid, as in the Roman Catholic, Anglican, and Orthodox churches, although these differ in other

significant ways. For example in the Anglican Communion policy is decided at synods, at the diocesan and provincial levels.

2. **Presbyterian** (based on NT references to elders). Here, authority is exercised through the Council of Elders (Presbyters). From the local to the national level, there are layers of representatives culminating in the General Assembly, where policy decisions are made.
3. **Congregational** (based on NT references to local churches functioning by consensus as the body of Christ, (e.g. I Cor 1: 12; Rom 12). Authority is vested in each congregation, which periodically “constitutes itself as a business meeting” to make decisions on the governance of all aspects of the church.
4. **Charismatic leaders** (based on NT texts, such as Acts 2; 1Cor 12). Authority here is vested in a Charismatic leader. When the leader loses Charismatic power, the leadership role is withdrawn and handed over to another leader in whom the congregation recognizes the charismatic gifts. Mugambi (ibid) said “many African Instituted Churches have this charismatic leadership structure”.
5. **Charismatic/Pentecostal** (based on NT texts, such as Acts 2; 1Cor 12). Here, authority emanates from the Holy Spirit, and is vested in any believer who is moved by the Spirit and receives Charismatic gifts for the edification of the community.

Mugambi (2013:166) adds a sixth category of church government, which he terms the “hybrids and mutations from one polity to another, manifesting the missionary background out of which the initial secession occurred and the subsequent influences and exposures of the leaders across generations and cultures.”

1.4. Background to the research: The quest for financial sustainability

The German Ludwig Krapf, who was sent by the Anglican Church Missionary Society (CMS), introduced Anglicanism to East Africa in 1844. Krapf's contemporaries were an Englishman Henry Venn and an American Rufus Anderson. According to Shenk (1981:168-172), each was independent of the other and promoted the three-self formula for establishing missionary churches. Henry Venn headed the Anglican Church Missionary Society from 1841-72. Rufus Anderson led the American Board of Commissioners for Foreign Missions from 1832-66. The three-self formula envisaged that churches planted in the mission field would grow to become self-governing, self-propagating and self-supporting. The first two goals (i.e. self-governorship and self-

propagation) have more or less been achieved. The last goal (self-support) remains a journey. Dixon N Kagema (2008:15) reminds us of Paul G Hiebert's (1985)'fourth self' (the 'self-theologising' self), and concluded that the ACK has yet to achieve this, since theological education has yet to become financially sustainable.

The CMS established Episcopalian churches, which entrench the autonomy of each diocese. Anglican provinces in Africa have continued to establish new dioceses as a strategy for growth. This further fragments the provinces into smaller and sometimes unviable autonomous units. The older, mature dioceses tend to keep church assets (inherited from CMS), with the newer dioceses struggling to recruit or support clergy. Bishops of such newer dioceses therefore value missionaries, particularly from the West, since they are a source of affordable labour and, often, may have links with much needed project funding. Indeed an important factor that influences the election of a bishop is how many contacts they have abroad.

Africans hoped that political independence for their nations would immediately deliver the much-hoped-for social transformation. However, in many communities, Faith-Based Organisations (FBO's) long remained the only organized institutions, as a growing number of post-colonial governments failed to deliver much needed basic services, such as education and health. These services had long been provided for by the Western missionary organisations that sent a large number of doctors or teachers to the mission field.

Lamin Sanneh (2003:280) regards "African Christianity, then, as the irony of mass religious enthusiasm pitted against mass disenchantment with political structures". FBOs supplement and, in some cases, replace government due to their social structures that spread to the grassroots.

In sub-Saharan Africa, it is estimated that 40 per cent of health care services are provided by FBOs, many of which serve the most rural areas and the most marginalized people. FBOs have long histories and strong community roots, and a deep reservoir of trust on which to draw.

— *U.S. President's Emergency Plan for AIDS Relief (2012)*.

Evidently, Christian mission agencies have played a much-needed role, particularly in the more remote regions of East Africa. In the provision of health services, the USA

government, cognisant of this reality, has recognised that a strategy to address HIV and AIDS must include FBOs.

In the education sector, the Government of Uganda cannot ignore the Church of Uganda, whose education facilities include:

55 Pre-primary Schools, 4,904 church-founded Primary Schools, 460 Secondary Schools, 50 post-Primary schools, including Vocational Training Schools, and 6 Universities, including Uganda Christian University and Ndejje University. Approximately 3.7 million people are enrolled in these [Church-of-Uganda-founded] educational institutions.

— Kura. V. <http://churchofuganda.org/about/departments/education> (viewed 10th May 2014.)

National and international governments and donor agencies have little option but to work with FBOs to deliver development projects. This trend lent itself to donors setting the agenda for churches and setting terms and conditions that often forbid churches from expressing their faith. Samaritan's Purse, for example, is an organisation that has access to USA government funds that it can give to churches, especially in crisis situations such as at the onset of the HIV and AIDS pandemic or recurrent famines. Since the source of these funds is a secular government, recipient churches are required to not use the Bible or proselytise during the disbursement of such funds. Impediments such as these can undermine the Christian witness of the local church or parish, by making the religious body indistinguishable from other non-governmental organisations (NGOs) working in the community.

Being Episcopalian in leadership, Anglican dioceses are hierarchical, male-dominated and highly centralised. Parishioners, through the parish church councils (PCCs), have a platform to express their views on church matters, but it is the vision of the bishop that determines the agenda and influences the allocation of resources. Thus, the continuity of projects or programmes lies very much with the bishop.

The following experience of the Church of Nigeria Mission Society (CNMS) illustrates this challenge. CNMS is an independent and indigenous missionary body, inaugurated on 15 September 1996 at the Cathedral Church of Christ, Lagos, under an 18-man executive council. After its inception, the CNMS was a vibrant mission agency supporting several cross-cultural mission initiatives in Ghana, UK and Europe. By April 2010, at a consultation hosted by *Faith to Share*, an Anglican missions network, held in

Recife, Brazil, the then coordinator of the CNMS shared the challenge he was experiencing in seeking funding from the centralised provincial synod. (The provincial synod is the governing body of Anglican provinces).

The then primate, Archbishop Peter Akinola, had championed the CNMS at its inauguration, but the budget allocation for CNMS declined as he approached retirement and his priorities and strategies for mission changed. The question asked at the forum was the following: could the coordinator have been better able to solicit the needed funding if he were in a more decentralised Congregational, Pentecostal or Charismatic church? Indeed he even made a request to raise funds directly from mission-minded individuals within the province, but this was turned down on the grounds of not being procedural, as all funding has to be voted for by the synods.

The quest to sustain the programmes and projects of Anglican dioceses financially has been heightened not only by the challenge of the 2008 economic crisis, but also by the decline of Western Christianity “as 53,000 persons permanently leave the Christian Church from one Sunday to the next (Barrett, 1982:7, in Bosch, 1991).

Anglican dioceses are heavily dependent on the capacity of the bishop and paid clergy. Business people who sit in the pews are risk takers and pioneers (entrepreneurs). They have no gender limitations; they contribute to mission much like the New-Testament Lydia, a businesswoman who responded positively to the apostle Paul’s preaching and helped establish a congregation. Luke describes her as “a dealer in purple cloth” (Acts 16: 14). The apostle Paul, writing on unity in the church, describes leadership gifts given to “some” in Ephesians 4: 11. Tokunboh Adeyemo (2006:1433) has described these under three categories: a) Those who lay the foundation — *Apostles and prophets*; b) Those who take the message to unreached locations or people — *Evangelists*; and c) Those who work in local churches — *Pastors and Teachers*. Business persons can fall into any of these categories of listed spiritual gifts.

Anglican dioceses in East Africa have grown in numbers and have had successive African leaders since the post-colonial period. Those dioceses that are part of thriving local or national economies have an opportunity to demonstrate financially sustainable local funding models. This is particularly pertinent in Kenya, Uganda and Tanzania. It is important to note that dioceses in Rwanda, Burundi and the Democratic Republic of

Congo (D.R.C) function in nations impoverished by war and thus have underdeveloped economies. These dioceses are more likely to overlook the resources of their counterparts in East Africa and continue to turn to the West. This research has explored how BAM can provide an opportunity for the release and sharing of local resources for mission across the East African region?

Christian 'mission as business' organisations in the West readily respond to the needs of the 'young churches'³ in Africa, through frequent fundraising campaigns, particularly when there is a natural disaster or extreme human need. To motivate their constituencies to donate money to Africa, Western media channels employ images of deprivation. These organisations sustain themselves financially by charging an administrative fee for their services, and are more likely to emphasise the desperation of Africa to sustain the flow of donations. The result of their grant-making is to perpetuate the dependency of the Anglican dioceses and its institutions. Curiously, institutions that make money from Africa (for example the very successful mobile phone companies) use pictures of prosperous Africans to sell their wares. Thus Africa, like any other continent, may be perceived either as needy or as resourceful — depending on the perceiver's intent. The African Development Bank Group in its *African Economic Outlook* (2012) documents that the integration of East Africa into one Customs Union has a projected economic growth of 5.6% for 2013 (it was 6% in 2011). One recognises that not all may profit from this growth. Indeed, it is quite likely that the growth may bypass the churches. 'Business as mission' (in direct contrast with 'mission as business'), provides an opportunity to explore ways to augment the existing strategies for financially sustaining the mission and ministry of Anglican dioceses.

BAM entails ventures that are financially sustainable because they generate resources and are themselves the vehicles and means of mission. Businesses are financially sustainable because they optimise resources and minimise waste. A venture that is dependent on philanthropy can be wasteful and may be jeopardised by lack accountability and the possibility of collapsing when funds cease to flow. Successful business ventures, on the other hand, can be attributed to competent leadership and adequate management systems.

³'Young churches' is a phrase coined in a 1910 missions conference in Scotland to refer to newly planted churches in the mission field.

The frequent intervention during crises makes Christian charitable institutions in the West (for example Tearfund, World Vision, and ActionAid) easily visible to congregations. By comparison, institutions that seek to build local church through provision of equity and capacity (based on sound business principles), for example Five Talents International (Five Talents, 2014), The Chalmers Center (Chalmers, 2014), Oiko Credit (Oiko Credit, 2014), Reconxile (Reconxile, 2014), and ECLOF International (Eclof, 2014) are not as prominently in the limelight.

One notes that the effective investment arm of the Anglican Church of Kenya, The Church Commissioners of Kenya, has no equal in other East African provinces. The Church Commissioners fill a much-needed gap, such as in the early Church (Acts 6), where the delegation of labour was practised. There were those who were devoted to the ministry of the Word and prayers, and those assigned the role of generating and managing resources. The latter, for instance, provided sustenance to widows. Both were regarded as core activities of the Church. Or isn't the Church a development agent addressing the total needs of the person (Luke 2: 52)? Also consider Gustavo Gutierrez (1988:63), who stated that development is not purely economic:

...development is a total social process, which includes economic, social, political, and cultural aspects. This notion stresses the interdependence of the different factors. Advances in one area simply advance in all...and, conversely, the stagnation of one retards the growth of the rest.

The pre-colonial church addressed the mental and physical wellbeing of her laypeople by running hospitals and schools on the side. However, the inability to develop the local financial resources retarded the initial attempts towards self-government. This lack of economic empowerment, which spawned the call for a moratorium on foreign missionaries and funds, is the gap that BAM seeks to fill.

1.5. Hypotheses

The following hypotheses were tested:

H1: Anglican dioceses in East Africa would be financially sustainable if they contributed to the Christian mission and ministry of business people in the marketplace.

H2: Anglican dioceses in East Africa would be less dependent on the West if they invested in the business capacity of the people in their congregations.

1.6. The research questions

- How can the gifts of business people who are church members be realised and released for transforming mission?
- How has the financial sustainability of the church changed over the last 20 years?

1.7. Justification for the research

The economic crisis in the West and economic growth in East Africa provides an opportunity to explore if BAM could be considered an appropriate strategy by Anglican dioceses in East Africa for effective, financially sustainable Christian mission. The Five Marks of Mission adopted by the Anglican Consultative Council (mentioned in part 1:3, above) fall short of directly addressing economic development. Two of them allude to material poverty: “To seek to transform unjust structures of society” and “To strive to safeguard the integrity of creation and financially sustain and renew the life of the earth”.

This section explains why I explored BAM as the optimal vantage point from which to respond to the challenges facing mission and ministry, as well as the opportunities that would accrue to Anglican dioceses in East Africa if this financially sustainable model were employed. The following question is addressed: what factors need to be considered with regard to advising for, or against, BAM?

1.7.1 Historical: Business and Christian mission

1.7.1.1. Business supporting mission

North Africa was a bastion of Christianity in the first three centuries of the Church. Later, Islam became dominant through the influence of Muslim traders. The initial spread of the Church in its infancy, as recorded in the New Testament, was also along the trade networks. The apostle Paul would go to the synagogue (Acts 17: 2), which was composed of Jewish traders in the diaspora, before taking his message to the Gentiles.

Paul supported his apostolic itinerant mission with the proceeds from his own labour (Acts 20: 34).

Business enterprise has been one of the earliest promoters of Christian mission in Africa. John SPobee (2000:79), writing on the inception of the Anglican Province in Ghana (known then as the Gold Coast), documents that it was the Royal African Company in 1720 that requested the Society of the Propagation of the Gospel (SPG) to send chaplains to their factories abroad. The governor took it upon his office to underwrite their room and boarding, and to pay them an allowance. Thus the chaplains were sent to serve the interests of this publicly listed trading company, which was backed by the British government. Pobee (ibid.,80) adds: "...while today we tend to speak of this as the beginning of [the] Anglican mission to the Gold Coast, it was, in actual fact, a chaplaincy to serve the interests of the company, and the foreigners at the trading post".

David N.A.Kpobi, writing in Ogbu U Kalu (2005:154), notes the significant role that both Western and African chaplains played in the spread of Christianity in seventeenth-century West Africa. He gives the example of the charter establishing the Dutch West India Company in 1621, which had an explicit clause requiring the company to make the spread of the Reformed Christian Religion one of its principal objectives. The position of chaplain was the third most important in the company. Kpobi (2005:154.) documents that a number of these Western chaplains, sponsored by their chartered companies, were instrumental in the recruitment and training of Africans such as Philip Quaico, who graduated in theology and was ordained a minister of the Anglican Church and served as a priest, chaplain and school master for many years in Cape Coast .Thus business was financing religious expansion.

Also notably, there was a significant correlation between the industrial revolution in Europe and the resultant growth of mission from the West. This same pattern of economic growth funding cross-cultural mission expansion is observed with the growth of the Asian economic tigers. *Trends in Christian World Missions* documents that, by 1999, South Korea and India joined the UK and USA as the largest missionary sending nations in terms of numbers. As African economies grow, one can expect African churches too to grow in their mission engagement. David Claydon (2004) gives the

example of the Nigeria Evangelical Mission Association (NEMA), founded in 1982, formed by 90 missionary agencies and denominations that have more than 3800 missionaries in 38 countries. Mugambi (1998:350) explains this growth in the economy and the linkage to mission. He writes:

...the history of Christian mission shows that surplus capital is needed to finance Christian mission. St. Paul was able to spread the gospel in the Mediterranean region because he had the financial means to do so. The modern Missionary enterprise from Europe and North America to other parts of the world was possible because of the surplus capital which the age of empire accumulated. How can Africa, which now has a significant Christian population, participate in the re-evangelization of post-Christian Europe and North America? The answer does not lie in donations to host 'reverse missionaries' from Africa. Rather, the answer is to be found in revitalizing the African economy, so that surplus capital may be accumulated for a new era of Christian missions from Africa to other parts of the world.

Given the strong relationship between missionary expansion and economic growth, one can expect the role of business (and therefore BAM) to become an increasing contributor to the expansion of Christian mission in East Africa, as indeed it was right at the beginning of the missionary movement in Britain in the 1800s.

1.7.1.2. Mission undermining business

The birth of missionary movement in Britain coincided with the public campaign against slavery in Britain (Bosch, 1991:296; Walls 2002:95). Thus mission was born out of a need to undermine immoral commerce. Andrew F. Walls (2002) documents the importance of two missionaries who were identified with humanitarianism between 1830 and 1870. These were Thomas Fowell Buxton and David Livingstone. Buxton in particular advocated for Africa to call forth its own resources, "both economic and human" (p.95). He argues that Africa would then develop world trade rather than export her labour. This is fully in line with the basic tenets of BAM, which seeks to empower the Church in Africa to realise and release her resources for national development and, eventually, global influence.

During the era that Buxton describes, there were two styles of Africa: 'the spoiled, exploited and oppressed' Africa on the one hand, and the redeemed (positively transformed) version of Africa on the other. Buxton envisioned that Christians who understood the gospel and had a pan-African consciousness would be at the centre of such a possible transformation.

This same period saw the emergence of the first African Bishop Samuel Ajay Crowther who, as a freed slave, began his missionary work in the first settlements for former slaves, which were set up by CMS in Sierra Leone. His impact grew significantly when he was able to link back to Yorubaland, his birthplace, and began working with enterprising liberated Africans, who banded together to buy confiscated slave ships and began trading far afield from Freetown. Walls (1996:105) noted that this spawned an indigenous missionary movement by Sierra Leonians, and that the mission to Yorubaland marked a “turning point in bringing about a well-grounded church in inland Africa...”

Towards the end of Crowther’s life, the British imperial power was growing and with it the Royal Niger Company. Missionaries, who were then sent by CMS, questioned the spirituality of this model and undermined the Africans who were propagating trade. The African traders had by this time morphed into selling large quantities of “whisky and gin” (ibid.,107). Thus what could have been a positive missionary model supported by commercial activity was once again undermined by missionaries.

This thesis explores the re-emergence of BAM, in which business promotes Christian mission. Missionary activity and economic development have been conjoined from inception, with each impacting on the other both positively and negatively. Thus one sees mission and business reciprocally undermining each other.

1.7.1.3 Business undermining mission

Walls (2002:19), in discussing the history of Christian expansion, wrote of Business that undermined mission. One of the challenges faced by early missionaries to the Maori of New Zealand was simply the need to survive. This necessitated the need to arm themselves with firearms; in some instances, local tribes were armed against the hostility of their neighbours. Walls (ibid.,21) notes that the arms soon proliferated, as other “Europeans encouraged by missionary durability came in, with more liberal policies on trading in firearms”. Eventually, what began as honest commerce and a means of enhancing security spawned violence, prostitution and arms trading. CMS

missionaries were soon caught up in the arms trade. In August 1822, Thomas Kendall was expelled from the mission field by the then CMS director Samuel Marsden⁴.

Evidently, not all business can support mission. This experience may well have led to the mission programmes of CMS in East Africa focusing on Health and Education, and avoiding the negative commerce models of West Africa and New Zealand.

1.7.2 The challenge of resourcing Anglican dioceses today

Anglican dioceses in East Africa trace their roots either to the United Society of the Propagation of the Gospel (USPG) or to the Church Mission Society (CMS). The Universities' Mission to Central Africa (UMCA) also initiated Anglican congregations in Zanzibar and some parts of central Africa once known as Nyasaland. Over time, the mother agencies had access to political and economic resources owing to their close collaboration with the colonial British government. As an example, education delivery was handed over to the mission agencies, which qualified them for government assistance to meet the high standards of the government inspector Roland Oliver (1991:211).

Unlike the pre-colonial Anglican bishop, who was a member of the British House of Lords, African bishops currently lack political ties that might afford them access to government funding for church-related programmes. At independence, the Anglican dioceses in Kenya did not have the capacity to support the church-sponsored schools, which is why they handed them over to the government. Contrarily, the Church of Uganda retained their schools and, in 2008, controlled 40% of the primary school education sector, with close to 50% of the population claiming to be Anglican.

1.7.3 The challenge of responding to youth unemployment

The challenges of running financially sustainable Anglican dioceses are exacerbated by the impact of globalisation on the world socio-economic order. Today, no nation can claim to live in isolation; events taking place in one part of the world invariably influence what happens elsewhere. Take population growth, for example. In Kenya

⁴Thomas Kendall was a CMS missionary who had pioneered education programmes in New Zealand as early as 1816. He was later accused of vices like Musket trade.
<http://www.nzhistory.net.nz/culture/missionaries/thomas-kendall-era>(viewed 6th August 2015.)

alone, one million young people enter the labour market each year, and this number is expected to grow. The burgeoning number of young people has been referred to as the 'youth bulge.' According to to Damien Hating, Bill Russo, Ade Sun-Bosorun & Arend Van-Wamelen (2012:2), Africa's population growth will be 40% of the global growth by 2030 and will surpass China's working population by 2040.

These population changes are irreversibly changing the world's geo-political landscape. For example, in the coming years Africa and will have an extremely large young population relative to an aging population in China and Europe. These young people will need jobs. When the USA faced a similar scenario, President Kennedy established the Peace Corps⁵ in May 1961 through which young volunteers were sent to do community development work around the world paid for by the USA government. This helped not only take care of the idle youth but also advanced America's interests around the world. It will be interesting to see how Africa's youth bulge will shape the world stage in the coming years.

The nations of East Africa are undergoing rapid urbanisation, resulting in many unemployed youth, a scenario that threatens regional stability. This threat was evident in Kenya after the 2007 elections, where large numbers of idle youth readily became 'mob for hire' by politicians. Kenya's political leaders have been known to exploit militia groups such as the *mungiki* (which, in Kikuyu language, literally means 'multitude' or 'mob'). In Somalia, the *Al-Shabaab* (Arabic for the 'movement of the warrior youth') is a constant threat to both that country and Kenya. The *white army*, composed of twenty thousand youth from the *Nuer* tribe in South Sudan, marched to defend the town of Bor following the civil strife in December 2013.

An important question is this: can the church in East Africa be relevant to these youth? The need for jobs has the potential to divide parishioners. Mugambi (1997:23) cautions the church against settling itself too comfortably in the *status quo* and challenges the church to work for transformation. He urges the church to provide leadership and be

⁵ Throughout its history, the Peace Corps has adapted and responded to the issues of the times. In an ever-changing world, Peace Corps Volunteers have met new challenges with innovation, creativity, determination, and compassion. From AIDS education to emerging technologies to environmental preservation to new market economies, Peace Corps Volunteers have helped people build better lives for themselves. Their work in villages, towns and cities around the globe represents a legacy of service that has become a significant part of America's history and positive image abroad. <http://www.peacecorps.gov/about/history/> (viewed 10th February 2014.)

both the salt and light of this earth. He states, “New ministry frontiers must be defined in view of emerging challenges seen through the demands of justice” (1997:23).

To respond to the growing need for employment, Anglican Provinces have turned to education as a means of empowering the youth. For instance, Anglican theological colleges have transformed their theological seminaries into universities offering business studies, among other professional courses. These include St. Paul's United Theological College in Limuru, Kenya (which is now St. Paul's University); Bishop Tucker College (now Uganda Christian University), in Mukono, Uganda; and St. John's University College (in Dodoma, Tanzania).

The graduates of these programmes will potentially establish an Anglican BAM network, which could underpin the economic capacity of dioceses through job creation. What is interesting here is the link between theology and business. St Paul's University and Uganda Christian University have separate business and theological courses. St Paul's University runs the Faculty of Theology and the Faculty of Business IT and Communications. On its part, Uganda Christian University runs the Faculty of Business and Administration and the School of Divinity and Theology.

A non-Anglican college that has integrated Business and theology is Africa International University, whose school of business and economics has listed the following outcomes:

- i. High levels of integrity and trust within business and corporate systems;
- ii. Strong biblical and theological foundations for doing business; engaging corporate systems in the global environment of relativism and pluralism;
- iii. The ability to utilize appropriate technical knowledge and skills (hard, soft and reinforcing), required to perform in business and corporate systems;
- iv. Sensitivity to the environment and family in the creation and management of wealth;
- v. Both historical and contemporary trends in making decisions in both business and corporate systems;
- vi. Doing business as a mission;
- vii. Continuation of learning and expanding their knowledge, skills and abilities.

The challenge remains how to make other theological institutions relevant and viable, and theological education financially sustainable. On its part, Theological Education by Extension (TEE, which was aimed at equipping lay people with theological skills, and which sought to increase the workforce for the church) has largely collapsed (Kagama 2008:xiii). The reason for such a collapse is simple: lay people may be trained theologically, but does this help them put food on the table? Today, the clergy, who are the target of theological

education, struggle to survive on church wages and must supplement their income with a business on the side. If BAM were part of this group's training, they would undoubtedly be better able to straddle their clerical duties and their own need for financial survival?

This research explores how BAM might contribute to the leadership needs of the Anglican Churches by engaging business people in the same way that ACK has successfully mobilized teachers as chaplains for schools through the *Carlile College Centre for Continuing Education*. The centre has successfully trained teachers to be effective in advancing the ministry of the church to the youth in the schools where they teach. Beneficiaries of this system are successfully able to compete with other teachers and, as with these secular teachers, they are employable by the Kenya government's Teachers Service Commission.

Kagama (2008:55) documents that the Anglican Church of Kenya had 1,555 clergy serving 3,711,890 ACK adherents in 2007 (a ratio of one clergy to more than 2,300 adherents). He concludes that poor remuneration is a leading cause of the lack of trained clergy in the Anglican Church of Kenya. Those who try to financially sustain their families by doing business (agricultural or commerce) need to do so in ways that do not conflict with their calling to priestly service. BAM can help bring clarity to this challenge. The New Testament provides us with a precedent: Deacons were first appointed to respond to physical needs, which meant they could mobilise resources for the marginalized, without distracting the clergy.

As with the New Testament deacons, the Anglican clergy (as with a number of Pentecostal and Charismatic pastors) run a paying job on the side to supplement their income. They see this other employment as a means to support their ministry — not as an integral part of the ministry. The shift needed is one where they begin to see their business as part of ministry. Kagama (2008:300) concludes that the evangelization work of the church cannot be successful without workers. The church needs to recruit more than clergy for her mission:

Lack of diverse professionals like lawyers and accountants serving as clergy in the ACK poses a big challenge to a Church whose priority in this century is to evangelize the whole of Kenya. Professionals like lawyers, accountants, scientists, economists, social workers, political scientists, and medical doctors would play a great role as far as the holistic development of the Church is concerned (ibid.,70).

An example of utilising key professionals is that of the Presbyterian Church of East Africa (PCEA), which has recruited secular professionals to provide leadership in their mission. In September 2007, to add to its business investments, the PCEA bought a tourist hotel in Mombasa, Kenya, and named it the Milele Beach Hotel. It is now marketed as the first non-alcoholic hotel on the Kenyan coast. The General Manager, Anthony Njaramba, speaking at a CMS-Africa BAM function in November 2007 emphasised that the hotel is not just an income-generating venture but is a bold attempt to raise the moral standards of hotels in what is widely considered a permissive industry. The PCEA Church recruited a high quality Christian manager with recognised skills in the industry, and is paying market rates to retain the highest calibre of staff. Considering that many other church-run hospitality institutions have failed in this endeavour, this calculated move was indeed trend-setting.

The Jumuia Conference Centre, owned and run by the National Christian Council of Kenya (NCCCK), is another example of economic engagement. Following a period of unsustainable losses, NCCCK in 2002 employed (through a competitive process) a competent manager, Wambaire Mahiaini. It is now a preferred location for conferences.

Anglican dioceses also have well developed systems and capacities for development work. Former General Secretary of NCCCK, Samuel Kobia (in Mugambi 1989:13), promoted these units to coordinate development work to offer “*diakonia*” to the churches so each church could begin to identify and utilise locally available resources. Kobia (ibid.) stated that the NCCCK is an enabler of the mission of the member churches.

But development efforts by the Church still fall short of recognizing the skills latent in business people in their congregations. Some members of the church are key business leaders heading large companies that create employment for hundreds, but go uncelebrated by church leaders. Opportunity thus exists to equip such leaders to impact the marketplace for God's Kingdom.

The Church in Africa has now entered what Tenny (1970), quoted by Mugambi (1995:168), terms the “consolidation phase”. This phase calls for “new methods, new strategies and new skills” if the church is to continue in healthy growth. To facilitate

this essential consolidation, BAM provides an opportunity for churches in Africa to become key players in their national economies, creating much-needed jobs for youth.

1.7.4 Business as mission: An opportunity for better stewardship

Anglican provinces inherited significant assets that had been built by the mother church, which were subsidized through missionary labour and grants, but which became financially unsustainable once the missionaries left. These assets include schools, hospitals and church buildings. One hundred years on, one would have expected the assets to grow as the populations increased. Instead, they have gradually become run down and are in need of repair, if not replacement.

The older Anglican dioceses in East Africa are celebrating their first century of existence. This presents an opportunity for review. The overarching question now is this: should the pioneering phase give way to the consolidation phase? Church programmes should not only address the poor to bring about development, but should also equip the emerging entrepreneurs (who studied in church institutions of higher learning) with skills to create jobs and empower both the society and the dioceses.

Newly wealthy Africans have replaced the rich missionary; they are now looked upon to finance church programmes in their pursuit of The Five Marks of Mission. Jonathan Bonk (2007) asserts that there is need to facilitate these wealthy people to become the "righteous rich". Not all who are wealthy are unjust. Those who engage in wealth creation as church members can "make a clear distinction between rich people who are good and rich people who are bad" (p. 173).

Bonk (2007) describes the tensions present when missionaries, who were perceived by the nationals as wealthy, sat and worshiped with the new converts. Similar tensions are experienced in urban congregations, where wealth among worshippers is disproportionately distributed. Bonk (1991:173) states: "Clearly, rich Christians are called upon to be energetically proactive and economically generous in their expression of concern for the poor" (1 John 3: 17; 1 Timothy 6: 17-18). These have a choice either to keep providing handouts that entrench dependency or, through business, to create jobs that bestow dignity on the poorer members of their communities.

Governments of the developing East African countries are no longer job creators. Unable to provide the social safety net, as they did before, they are now transforming into service providers who encourage public-private partnerships to advance their national agendas. Such are the development changes which graduates from church-run business schools are positioned to benefit from. Business schools within theological institutions can prepare their graduates to be leaders who can disciple the rich, as did Jesus. It must be remembered that, in spite of his stature, Jesus did not consider himself too important to associate with the sick and lame and bereaved. Rather, he “showed his followers that any proclamation of the Good News that does not intersect with the actual needs of ordinary people is not good news, but mere religious propaganda” (Bonk, 2007:174). Stewardship must go hand in hand with development projects helping to raise local capacity for the financial sustainability of the dioceses. Mawudor (2013:48) describes a financially sustainable institution as one that “...raises funds from internal sources to cover its basic operating costs but approaches external donors for programmatic support”.

1.7.5. Business as mission: Strategy for financially sustainable diocesan programmes

Mission has been defined in this research as outreach or expanding the work of the church to win new converts or territories or sectors of society. On its part, ministry is the consolidation of congregations and communities. Anglican dioceses, being autonomous and defined geographically, grow and expand their mission by planting new parishes within their dioceses. New parishes can arise due to evangelism, relocation of members of a congregation or the dividing up of an Archdeaconry. Each of these processes requires leadership. The Apostle Paul in Ephesians speaks of leadership gifts. Those best suited for ministry are those endowed with pastor-teacher gifts; those suited for mission would be the evangelist, apostle and prophet types. Considering their pioneering gifts, business people are well suited as church planters; they are best placed to help establish new parishes supported by business income from the communities where they serve.

It would be useful to look at the proportion of funding assigned to ministry vis-à-vis the proportion apportioned to the expansion of mission in Anglican dioceses in East Africa. Roland Allen (1962:182), writing on the funding of ministry and mission, stated:

When I wrote this book, I had not observed that in addressing the elders of Ephesus, St. Paul definitely directs them to follow his example and to support themselves (Acts 20: 34, 35). The right to support is always referred to wandering evangelists and prophets, not to settled local clergy (see St. Matt. 10: 10; St. Luke 10: 7; 1 Cor 9: 1-14) with the doubtful exceptions of Gal. 6: 6 and 1 Tim 5: 8. And even if those passages do refer to money gifts, they certainly do not contemplate fixed salaries which were an abomination in the eyes of the early Christians.

Financial sustainability of Anglican dioceses will require diversification of income (Mawudor, 2013:31). Financial donations in East Africa do not benefit from the same level of legislative support found in many Western countries. For example there is 'gift aid'⁶in the UK, which rewards philanthropy? If this legislation were reversed, income to charities would be affected. Several models for funding mission and ministry have historically been pursued. These include:

- The selling of indulgences by the Roman Catholic Church. Abuse of this form of funding led to the Protestant reformation.
- Pew rentals. The New York Avenue Presbyterian Church records in its archives that, during the 19th century, "Each family paid a quarterly rental fee for a pew in the sanctuary. Families who sat closer to the front paid more, so it was clear to everyone who was the most prominent, if not the most joyful givers".
- Membership to economic units. Monastic communities in Europe in the middle ages were self-financially sustaining economic units, where those who joined donated their labour as part of their contribution to the support of the community.
- Foundations and trusts set up by successful Christian businesses to manage their philanthropy, such as the Maclellan Foundation and First Fruits in the USA. Christian business people who have been faithful stewards, multiplying God's resources and generating surpluses, set up these foundations. Their foundations demand greater accountability, transparency and clear outcomes in their philanthropic relationships with the projects they support. Mawudor (2013:45) reiterates the importance of adequate management systems in order to qualify for such funding, making such funds accessible to only the best-administered dioceses. USA law also allows for the

⁶Gift Aid nearly in 2010 was worth £1bn a year in to UK charities and their donors. An individual, sole trader or partnership that gives money to a charity or CASC through Gift Aid, can reclaim the money from HM Revenue & Customs (HMRC). If a donor is a higher rate taxpayer, they too can benefit from the tax relief as they can claim back the difference between the higher rates of tax at 40 or 50 per cent and the basic rate of tax at 20 per cent on the total value of their gross donation.http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/GivingMoneyToCharity/DG_10015097 (viewed 06.10.11.)

registration of 501 c3 charities that reward those who donate to them to claim these donations against their tax liabilities.

The World Evangelical Alliance, in collaboration with the Lausanne Movement, has established *The Global Generosity Network (GGN)*⁷, whose 5-year goals, as stated on their website, are “To create generosity awareness, encourage generosity commitment, facilitate generosity engagement, and catalyze generosity collaboration globally”.

They desire to see “...generosity and stewardship being integrated into discipleship and Christian leadership development programmes, a dramatic increase in giving to Christian causes, and increased giving to ministry amongst the unengaged, unreached.”

The first three funding models are inoperable today. Mawudor (2013:87) points out the need for business-like management of resources to attract donor income (local or international).

Mawudor (ibid.) points out that due to lack of investment in leadership development, Anglican clergy are no longer the only or most educated people in the community. Kagema (2008:248) observes that wages of church workers are low relative to the wages of those working in secular contexts with similar training. For the most part, it is the development worker who has a living wage, since most projects are donor-funded. In development work, there is also a desire to attract and retain the best workers. This being the case, clergy would rather work for an NGO than a diocese.

Joshua A. Goldberg, writing for the *CP Church and Ministry*, reported on the second Africa Anglican Bishops Conference, which was held in Kampala, Uganda, from August 23rd to 29th, 2010. The theme was “Securing the future: Unlocking our potential.” A bishop from what is now South Sudan lamented: “How do you retain clergy, whose monthly salary when available averages \$40 per month?” The bishop was pointing to the fact that, in his country, his clergy had chosen to work for the government, which paid better. The solution to this problem lies in BAM, which bridges the dichotomy

⁷**The Global Generosity Network (GGN)** is a joint initiative between the Lausanne Movement and the World Evangelical Alliance to encourage evangelical Christians to better steward their resources, live more generously and give more of their income to Kingdom causes where it is most needed.

The GGN challenges the global Church towards whole-life discipleship that includes radical generosity and wise stewardship. The GGN believes that such generosity will result in a dramatic increase in giving to Christian causes and especially to global mission where it is most needed

<http://www.worldevangelicals.org/ggn/> (viewed 28th September 2015)

between business and mission. As Gichia (in Mugambi *et al.*, 1989:100) expounds, development is part of Christian witness:

[it is]...not just a matter of reducing poverty and eliminating hunger. It is a question, rather, of building a world where everyone, no matter what his social status, can have a full human life, freed from servitude imposed on him or her or by other men, a world where freedom is not an empty word.

New models of financially sustainable mission are emerging with the realisation that business people also need pastoral care. In July 2010 the Nairobi Pentecost Church West organised a church conference for business people, the first of its kind. The pastors were surprised when more than 500 people attended — and thereafter asked that the conference becomes a regular event! The speakers, who included this writer, were, at the time, not clergy; they were lay Christians impelled by the need to address concerns faced by business people in the church. Had this group comprised a rural community, perhaps the economic activity targeted would have been land and its use. Mugambi (1989b:111) reminds us that the business of the Church is mission. This mission is not what some think, i.e. "...saying some words to people who supposedly have not heard them before in the hope that when they do, they will be willing to accept the message and they in turn repeat it to others." He further states: "...proclamation of the good news of Jesus was not just verbal". In today's rapidly urbanising society, Christians need to be equipped to live financially sustainable lives in an increasingly complex global economy.

1.8 Conceptual framework

This section discusses the research proposal. It introduces the key ideas that will be explored and how these relate to one another and to the problem statement.

1.9.BAM as Christian mission

Christian mission, or the mission of the church, has been understood differently by different segments of the Church at different times in its history. Bosch (1991:519) has identified at least nine emerging ecumenical missionary paradigms. These are: Mission as Church with Others, *missio Dei*, Mediating Salvation, Quest for Justice, Evangelism, Contextualisation, Liberation, Enculturation, and Common witness. This list is more

illustrative than it is definitive. Bosch writes: "The mission of the church needs constantly to be renewed and reconceived" (p.519).

Christopher JH Wright and Jonathan Lunde (2010) agree with Bosch (1991) that there is a difference between mission (singular) and missions (plural). The authors (p.25) distinguish between mission and missions: mission involves "...all that God is doing in His great purpose for the whole of creation and all that He calls us to do in cooperation with that purpose." Missions is the "...the multitude of activities that God's people can engage in, by means of which they participate in God's mission". They warn against ranking one type of activity above another, reminding us of the unity of Christians as members of one body. Kenneth Ross (2009) states that this understanding of missions has evolved since the landmark Edinburgh missions conference of 1910. Before then, "missions" was only conceived in the plural form, and described outposts of Christian witness in the "non-Christian world". In the course of the century, "mission" (singular) became the fundamental category, and served as a comprehensive description of witness to Jesus Christ in all its forms (p.25).

BAM is both missions and mission. It encompasses both an expression of God's activities in the world, and a specific expression of engagement that advances God's agenda using the marketplace as the medium. Clearly, BAM is more suited to addressing contemporary concerns facing the Church. In the past, mission has been limited to crossing cultures to reach the heathen and nothing more. Stephen Neill (1959:81), in propagating this antiquated view, asks:

If everything is mission, then nothing is mission. If everything the church does is to be classed as 'mission,' we shall need to find another term for the church's particular responsibility for 'the heathen,' those who have never yet heard the Name of Christ.

This understanding of missions (having to traverse cultures to reach the heathen) is imprecise. In today's increasingly heterogeneous society, the heathen and the believers all live next-door to each other; the insularity of heathen communities is a thing of the past. As such, it may be futile to expend time, energy and resources "crossing cultures" in search of a group that already lives among us. Simon Rogers, in the May 2011 edition of *The Guardian*, explains that the non-White population in Britain has reached 9.1 million. A significant number of these are Asians or Arabs with no Christian heritage, yet they consider themselves British. Social networking websites such as Facebook, as

well as numerous blogs, have also provided greater access by Christians to the heathen. One of the most effective outreach projects is taking place over the Internet, as people come to Christ and are disciplined by groups such as Campus Crusade for Christ, where Sarah Martin invites people to use their online presence to direct others to Christ. Christian radio stations that were once limited in terms of their bandwidth now have a web and social media presence, which potentially accords them global reach.

While Neill (1959) is defensive about the definitional span of the term mission, Ott and Strauss (2010:79) suggest that there is no need to find another more inclusive term. They regard the term *missio Dei* as useful, arguing that *missio Dei* is not “simply everything that God sends the church to do” (p.79), but a fuller understanding of the nature of mission.

The term *missio Dei*, like terms such as trinity, does not appear in the scriptures. But these terms are used to help define foundational biblical truths. *Missio Dei* is a relative newcomer to the language of theologians. Ott and Strauss (2010:62) equate the introduction of the term *missio Dei* to Copernicus’s discovery that the earth rotates around the sun, contrary to earlier notions that the sun rotates around the earth. Whereas mission had been seen as a human initiative, it is now being perceived as God’s initiative. Here are the thoughts of Ott and Strauss (ibid.):

God is a missionary God, and mission is rooted in the sending activity of the Triune God – Father, Son, and Holy Spirit. Jesus’ statement to his disciples, “As the Father has sent me, I am sending you” (John 20: 21b), is the most explicit biblical basis for this understanding. As the sending will of God was realized in the sending of the Son, so Jesus now sends the church. Through God’s sending of the spirit, the church is empowered to become his agents of mission. Indeed, the whole story of the Bible can be understood in terms of God’s sending activity.

The authors note that most theologians who trace the roots of the term *missio Dei* locate the earliest uses of the concept of ‘mission’ to the International Missionary Conference held at the Willingen conference in 1952. But some attribute it to the German theologian, Karl Barth, who presented a paper at the Brandenburg Mission Conference in 1932, indicating that mission is primarily the work of God not the Church.

Attempts to unpack the practical meaning and implications of *missio Dei* have proved problematic. The understanding of the term *missio Dei* moved in three different directions. Ott and Strauss (ibid.,63) quote Gunther (2003:528-29):

- The Germans, represented by Hartenstein and Walter Freytag, took an eschatological, salvation-historical approach. Mission is God's activity in history between the two comings of Christ. When the gospel is preached to all nations, Christ will return to establish his Kingdom in fullness;
- The Dutch, represented by J. C. Hoekendijk, saw God's mission as the fulfilment of Kingdom promises within history. Mission is God's activity in the world to serve the world;
- The Americans, who were still heavily influenced by social gospel, argued that the church responds to God's dynamic activity in the present situation and aims for personal and social transformation. The American report to Willingen claimed that the central element of the Missionary task is not saving souls but rather "the sensitive and total response of the church to what the triune God has done and is doing in the world" (quoted in Forman, 1977:109).

Bosch (1991:10) introduces a balanced definition of *missio Dei* and is careful to make explicit mention of the Church, with God as the initiator and the church as "privileged to participate". Mission is thus defined not in terms of the church, but the church is defined in terms of mission. Christopher Ducker (2008) notes that missiologists have not agreed on a "precise definition of *missio Dei*", but adds that there are some core components. These are:

- Mission is theocentric not ecclesiocentric;
- Mission emanates from God and "reflects God's intrinsic nature";
- All three persons of the Trinity are missional;
- Individuals and organisations are "participants and not initiators".

Stephen, B Bevans and Rogar P Schroeder(2004:290) trace *missio Dei* to the work of Karl Barth in 1932. According to this, a paper was handed out at the Brandenburg mission conference, stating: "Mission was not primarily the work of the Church, but of God Himself". Ducker (2008) noted that Karl Hartenstein made this view popular in 1934 and it was later adopted at the International Missionary Council at the Willingen Conference in 1952, where Hoekendijk explained that he sees the *missio Dei* as God's mission, as the fulfilment of Kingdom promises within history, and as an understanding of mission as "more than [the] saving of souls but rather God's total involvement with the whole of His creation" (Ducker, *ibid.*).

This underscores the premise of BAM and its appeal for Christians to spend the majority of their waking hours in the marketplace rather than sitting in front of a literal pulpit or altar. BAM provides a fuller understanding of ecclesiology, similar to Bosch's (1991:10)

recognition that mission is not just what happens on Sunday but, more so, what God is doing during the rest of the week through the Church. BAM expands the goals of business to the 'quadruple bottom line', which seeks not just financial, but also social, spiritual and environmental returns.

The BAM mindset only becomes possible as stakeholders understand their enterprise in terms of the biblical mandates to 'care of creation', obey the 'great commandment' to love one's neighbour, and the 'great commission' to make disciples of the nations. Importantly, social returns are measured in terms of social relationships being enhanced, and environmental returns are realised as more environmentally sustainable processes are employed in the business. Furthermore, spiritual returns are measured in terms of the business person's understanding of oneself as part of God's mission for the healing of a broken humanity plagued by the extremes of poverty on the one hand and consumerism on the other.

Dresner (2008:178) recognises that consumerism is not only a great threat to sustainable development, but also that it does not deliver true happiness. He asserts that it is "an addiction that most afflicted people do not want to be cured of, any more than most wealthy cocaine addicts really want to be cured".

Christian business persons, as part of an East African BAM network, have the opportunity to build upon the strengths of the African culture and make business more holistic so that material wealth does not accrue to us at the expense of the community, the environment and the spirit. David E Maranz (2001) and Ha-Joon Chang (2007) observe that African and Asian cultures place a high value on relationships. On their part, Michael Schluter and John Ashcroft (2005:18) speak of the erosion of social cohesion that accompanies ill-conceived, time-driven targets and conclude that "Personal, organisational and wider social relationships are the key to our well-being." Christian business persons also face the challenge of transforming their culture by modelling biblical virtues, in contrast to the corruption that characterises society in East Africa. A primary concern of BAM is this: By intentionally engaging business people, could the church avoid being irrelevant, as has happened in the secular West?

In Paul Weston (2006), Bishop Lesslie Newbigin, a missionary in India, tells his Western European readers that they live in a culture greatly influenced by Christian ideas,

thinking and values [but] the individual can go about one's daily vocation without reference to the church. The churches on the other hand can:

...without immediate and obvious disaster, confine themselves to specifically 'religious' concerns, to the provision of opportunities for worship, religious teaching, and fellowship, knowing that their members will, in their secular occupations, still have some real possibility of maintaining Christian standards of thought and practise (Weston 2006:117).

This is not the case in East Africa, where culture is yet to coalesce around values that have made it possible for business people in Europe to function under the influence of the Protestant ethic [as articulated by Max Weber (2009)], which focuses on hard work, thrift and self-discipline. The Christian mission in East Africa, therefore, has the task of not only growing their business but, through their business values, shaping their culture.

Christian mission for William Carey (missionary to India, British cobbler, teacher and founder of the Baptist Missionary Society) was more than the converting of souls. Vishal Mangalwadi (1999:17ff), notes that Carey was an industrialist who introduced the steam engine to India. He was also an economist who introduced the idea of saving banks to India, telling people that God hated usury (interest rates were between 36% and 72%). In addition, Carey was a medical humanitarian who made the treatment of leprosy humane. Carey was also a media pioneer who introduced the modern science of printing and publishing. He was also an agriculturist who spoke against the excesses of indigo farming, which threatened the food security of India. What's more, he was a translator/educator who translated the Indian classics, such as *Ramaryana*, into English.

The trades of Carey were indeed endless. He was also an astronomer who introduced the science of studying the stars and the planets, mostly to counter the destructive fatalism of astrology. As a library pioneer, he set up great libraries to help regenerate the minds of Indians. Moreover, he was a forest conversationalist, and crusader for women's rights against female infanticide, child marriage, widow burning, and female illiteracy. As a public servant, he transformed the British administration from an indifferent imperial administration to 'civil' servants. Mangalwadi (ibid.,24) note that Carey, often referred to as the 'father of modern missions', was both a moral and cultural reformer.

The intent of BAM practitioners is to be to East Africa what William Carey was to India.

1.10. Research methodology

J Holland and PSJ Henriot (1982) developed the four-point “pastoral circle”, consisting of “moments of insertion, social analysis, theological reflection and pastoral planning”. This has been extended by Cochrane, De Gruchy and Peterson (1990), in their book *In word and deed*, to the seven-point “Praxis Cycle”, which adds elements of prior faith understanding, church analysis and spirituality. A scrutiny of both “pastoral circle” and “Praxis Cycle” reveals that they have roots in the “see, judge, act” method of Cardinal Joseph Cardijn. Below, I present a six-point cycle demonstrating that, for BAM, all the movements of the cycle, though overlapping, are centred on spirituality (the inner, circle) which, in this research, is anchored on Christian mission.

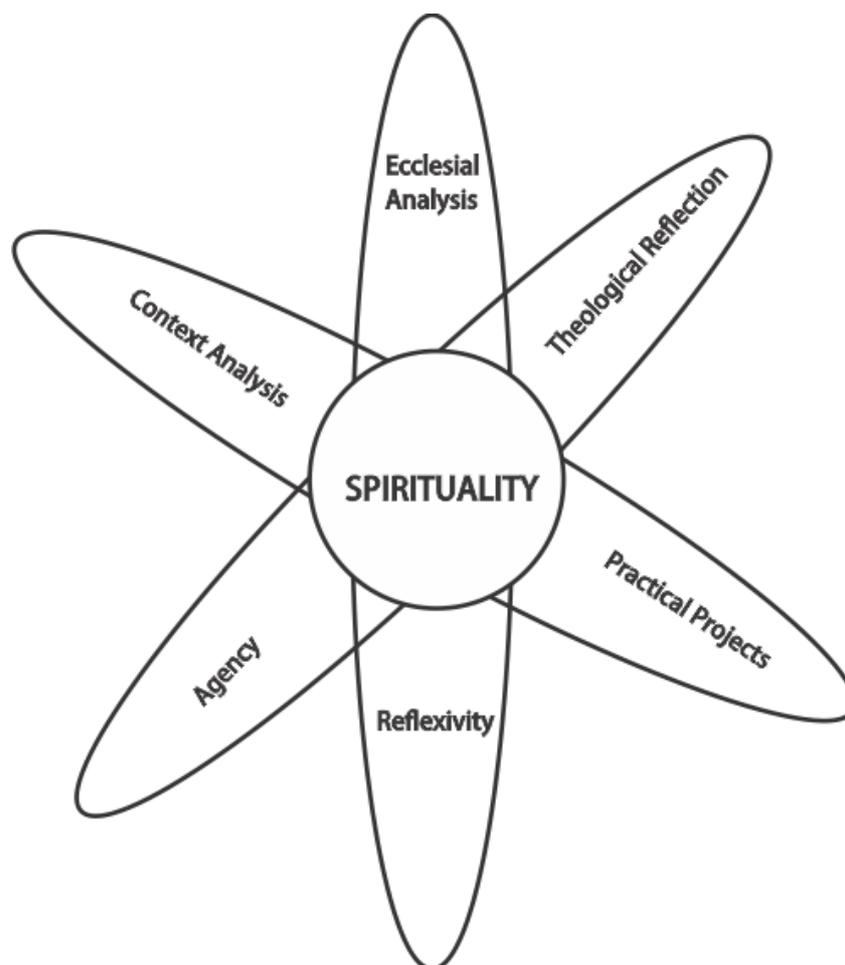


Figure 1: Praxis Cycle (Kritzinger)

In his paper, "*A question of missions and a mission of questions*", Kritzinger (2002) points to the dangers of neglecting aspects of the Praxis Cycle and argues for the need for balance in all seven aspects of the cycle. He describes the "social activist" as one who neglects the "theological reflection," the "ivory tower" who focuses on "analysis" and "reflection" and the "Missionary activist" option, which limits itself to "involvement" and "planning".

My personal challenge is becoming what Kritzinger calls a "political activist." I could neglect the spiritual aspect in my passion to change things and, as a result, I could have developed a "secularised cycle". Thus I use this cycle as Kritzinger (2002:150) proposes, with spirituality right at the centre. Doing this, he points out, guards against an attempt to change the world which "gradually neglect[s] the dimensions of theological reflection". Equally, seeking to engage with BAM underscores its contribution to the Christian mission.

This Praxis Cycle allows the interplay between business and mission to be examined, interrogating the contribution of BAM to the Christian mission. The divide between the laity and the clergy, which is considered to contribute to the problem statement, is addressed. Bosch (1991:472), in a discussion of "The apostolate of the laity", stated that a shift has taken place:

Laypersons are no longer just the scouts who, returning from the "outside world" with eyewitness accounts and perhaps some bunches of grapes, report to the "operational basis"; they *are* the operational basis from which the *mission Dei* proceeds. It is, in fact, not *they* who have to "accompany" those who hold "special offices" in the *latter's* mission in the world. Rather, it is the *office bearers* who have to accompany the laity, the people of God (cf Hoekendijk 1967a: 350). In the New Testament dispensation the Spirit (just as the priesthood) has been given to the whole people of God, not to select individuals. "The clergy, then, come *from the community*, guide it and act *in Christ's name*" (Moltmann 1977: 303).

People of all faiths, gender, age, race and ethnicity encounter one another in the public square, and business practices impact negatively or positively on all relationships in a community or nation. BAM, then, becomes a platform through which people encounter each other. Kritzinger (2008:788) concludes in his paper on "Faith to faith-mission as encounterology", that the journey with regard to understanding the fullness of the "reign of God" requires "A critical and creative reflection on the encounters between the

people of the Way and the people of other ways". As it happens, it leads to "...ever more authentic and transformative encounters" (Kritzinger *ibid.*).

Indeed, what makes BAM a missiological activity is that it seeks to engage with the present (and quite dominant) property-based and profit-only ethos, which business as mission transforms to a business for the common good. Ulrich Duchrow and Franz Hinkelmmert (2004:217) describe the current global economic model as devoid of ethical values, asserting that this must be replaced with a God-centred model. Jesus stated that one could not serve two masters. One either serves God or money (Matthew 6: 24; Luke 16: 13). BAM places God first. Duchrow and Hinkelmmert (p.216) argue that churches can be an example of an alternative socio-economic order that models "socially and ecologically responsible reinvestment" that changes the goal of business from "the accumulation of capital property" to the financial sustaining of life "for the common good".

I intend to use the Praxis Cycle, first, as an analytical instrument to examine the mission praxis of selected case studies of financially sustainable church projects in East Africa. Thereafter, I will use the Praxis Cycle as a framework to derive models for mobilising Anglican dioceses in East Africa to develop BAM as a financially sustainable vehicle for mission.

This seven-point Praxis Cycle, as adopted by Kritzinger (2008:771), builds on the works of Holland and Henriot (1982) and Cochrane, De Gruchy and Peterson (1990). Mission praxis incorporates the following seven dimensions, against which each case study will be benchmarked:

- **Spirituality:** What form of spirituality is dominant in the respondents' faith community? How do the people in the selected case discern the will of God, as they allow the seven dimensions of mission to interact and mutually influence each other? How does this spirituality influence their approach to financially sustainable business and financially sustaining mission through business?
- **Practical projects:** What kind of concrete-faith BAM projects have the case studies launched in relation to the people in the community they serve? Are the projects aimed at personal conversion, church planting, earth keeping, healing, reconciliation, liberation, development, or interfaith dialogue? Are these projects parallel to those of other

churches and religious communities (working jointly for the common good), or are they in opposition (attempting to convert one another, or competing for new converts)?

- **Theological reflection:** How do they (re)interpret the Bible and their theological tradition(s) in the light of the questions arising by the other dimensions of praxis? What is the unique message of the Christian faith that arises in and for that context?
- **Context analysis:** What are the social, political, economic, and cultural factors that influence the society within which the BAM and mission as business encounter takes place? How do the selected Anglican dioceses analyse and understand the context? Specifically, what is wrong in that society? How do they read the signs of the times as a process of discernment that is communal-spiritual-rational and action-directed?
- **Ecclesial analysis:** What is/was the existing practice of the Christian Church in that context? How does that history impact on the encounter today? What are the institutional and leadership structures of the religious community, and their orientations towards broader society?
- **Agency:** Who is involved in the BAM or mission as business activity? What is their social, economic, and class position in relation to the people they are encountering? How are they inserted into the social space that they share with those persons or groups? What are the power relations prevailing between them? How do these factors influence the encounter?
- **Reflexivity:** How constructively do they integrate the foregoing six questions in a life of faith and action? Are they learning and growing through these experiences? Is their evidence of transformation linked to their engagement in society? Does their reflection lead them to renewed, purified and deepened agency, context analysis, theological reflection, spirituality and planning? Do they live with integrity (wholeness) in this sense of the word, by consciously integrating these seven dimensions for the sake of better BAM or mission as business praxis?

I used the “Praxis Cycle” as a constructive, mobilising instrument to propose a mission praxis model, operating in the business domain. Mission has traditionally been relegated to charity institutions. I intend to describe how business institutions can deliver mission in a financially sustainable manner in its various transformative forms of personal conversion, church planting, earth keeping, healing, reconciliation, liberation, development and interfaith dialogue.

1.10.1. Research approach and research subjects

In this section the research approach, research subjects, and the limitations of the research are discussed.

I chose a qualitative research design, which will include exploratory, descriptive and historical aspects, to aid me in discussing BAM both as an emerging mission frontier as well as its impact on financially sustainable Christian mission.

I approached this research as a pragmatist. John Creswell (2007:23), noted that a pragmatist worldview does not confine itself to “quantitative or qualitative sources of data collection”. Rather, it is more concerned with results — the “practical implications of research”, seeking what “best addresses the research problem”. Though my research approach is qualitative, I have, for purposes of triangulation, randomly administered a quantitative questionnaire that was intentionally brief. The rationale was to enable filling in of the questionnaire during or after a church service by a co-researcher to avoid bracketing.⁸ (As an Anglican, I was working with Anglican congregations that are the subject of this study.)

The methods of data collection entailed interactive fieldwork, where formal and informal interviews were conducted. Each case study involved leaders of sustainable dioceses or ventures. Open-ended interviews were carried out with these research subjects. The following section lists the leading questions that were used in interaction with the selected individuals and their projects. The data analysis was reflective, portraying the participants’ views and seeking to identify themes and common patterns relevant to this research.

Case studies and open-ended interviews were the chosen methods of gathering data for this research. Furthermore, the case studies were chosen in one diocese in each of the

⁸Bracketing is a method used in qualitative research to mitigate the potentially deleterious effects of preconceptions that may taint the research process. This can happen when a researcher has prior association with subjects of the research.[Online] (<http://qsw.sagepub.com/content/early/2010/10/21/1473325010368316>. (Viewed 06. June 2014).

Anglican provinces of Kenya, Uganda and Tanzania. These provinces were selected because each received CMS missionaries at about the same time, with a number of dioceses having celebrated their centenary. Being members of the East African Community, the countries also have comparative and linked economies. Each province is part of a nation state with diverse political paths. The comparative cases are projects of non-Anglican, Western-founded denominations in similar contexts.

1.10.2. Limitations of the research

The period under consideration is 1974-2013, considering that 1974 was the year when the debate for, and against, a moratorium on Western missionaries was concluded at the All-Africa Conference of Churches in Lusaka, Zambia. This research recognises that the call for a moratorium on missionaries was raised at a number of other forums, for instance the World Council of Churches assembly on "Salvation Today" in Bangkok, in January 1973 (Peter Wagner 1975:165).

John Gatu, then general secretary of the PCEA, had first made his appeal for a moratorium in 1971 in Milwaukee, Wisconsin (US). The shocking declaration is captured in the words of Gerald H. Anderson (1974:16-19), who noted what John Gatu alluded to as the inhibitions to growth that came as a result of "...dependence on and domination by foreign church groups". The dependence, he noted, impeded church growth in Asia, Africa and Latin America. John Gatu (in Anderson, 1974:16-19), goes on to state:

...[Our] present problems," he explained, "can only be solved if all missionaries can be withdrawn in order to allow a period of not less than five years for each side to rethink and formulate what is going to be their future relationship. The churches of the Third World must be allowed to find their own identity, and the continuation of the present missionary movement is a hindrance to this selfhood of the church.

This study also examines the extent to which the call for a moratorium by Gatu has succeeded a generation later.

The comparative case studies were from the Methodist Church and the Presbyterian Church of East Africa in Kenya and the Evangelical Lutheran Church in Tanzania which are Western founded churches, that now have established local leadership.

Due to time and financial constraints, no sitting non-western founded Church leader was interviewed from Uganda. However, Kodjo Ankrah (case 2) is from Uganda and was a church leader at the time of the call for moratorium. He was raised as a Methodist but retired as an Anglican clergy. The Anglican Communion has multiple dioceses in each of the three East African Countries; the Presbyterian and Methodists are dominantly Kenyan; and the Evangelical Lutheran Church is predominantly Tanzanian.

I am the CMS-Africa Director, which places me in a position of power and which can lead to distorted responses. For purposes of obviating the influence of my position, a research assistant or third party (where possible) was employed to collect the qualitative data. A consent form was developed and all the research subjects were requested to fill in this form before the interviews took place. This form may be found in Appendix 1. I have read the UNISA policy document on ethics in research, and I undertake to adhere to these ethics.

1.10.3. The research questions

The research questions are discussed under three headings:

- Guiding questions for the interviews;
- Guiding questions for corroborative financially sustainable projects;
- Guiding questions for the literature review.

1.14.1 Guiding questions for the interviews

The first set of interviews involved leaders of the church during the time that the moratorium on Western aid was declared. The second set of interviews is of contemporary leaders of financially sustainable Anglican dioceses. The third set of interviews engaged contemporary leaders of financially sustainable non-Anglican dioceses.

For each leader interviewed, I have documented a corroborative project. The themes and patterns identified have been used to derive conclusions on how Anglican dioceses in East Africa can engage with BAM as a vehicle for financially sustainable mission. This is documented in chapter two of this research.

Each interview began with a request for each participant to sign the consent to interview forms (Appendix G). Each interview was then recorded, the recordings were transcribed and, thereafter, cross-checked for accuracy. The interviews of bishop Godfrey Sehaba and bishop (rtd.) Erastus Kweka, both from Tanzania, were conducted in Kiswahili. These Kiswahili transcripts were then translated to English. Interview transcripts that are a key part of the data were analysed using HyperResearch© data-coding software⁹. All the interviews were on location (i.e. they were conducted at the place where the interviewee lives or works). A research diary was kept and photographs of relevant artefacts taken.

Each interviewee was asked to answer the following two questions:

- How can the gifts of business people who are church members be realised and released for transforming mission?
- How has the financial sustainability of the church changed over the last 20 years?

In coding the interview transcripts the following factors were considered:

- How does the church leadership structure of the denomination influence the participation of business people in mission and church leadership?
- Which internal factors (ecclesial, political, economic or theological) in the church denomination/diocese/parish motivate, enable or hinder BAM?
- What political, economic, social or theological factors motivated, enabled or hindered the engagement of business people with Christian mission?

1.14.2 Guiding questions for corroborative practical projects

This is the first movement of the Praxis Cycle. The *practical projects* documented are those that corroborate the interviews of the selected leaders of financially sustainable Anglican and non-Anglican dioceses. (Non-Anglican churches will use their own demarcation.)

⁹This is software that enables keyword coding and theory building for qualitative analysis.

To guide in documenting each financially sustainable project, the following was considered:

- How did the initiative start?
- What were the reasons for this project; why was it needed?
- What were the natural, human, skills-related, ecclesial, political and financial resources available at their disposal?
- What are the aims and objectives of this project?
- What is the target group(s) that should benefit from this project?
- How far are you in reaching your aims and objectives?
- How are the target groups benefiting from the project?
- What are the internal and external factors that hinder/contribute to the success of the project?
- Who are the people from the denomination who are involved in initiating/implementing/driving/evaluating this project?

1.14.3 Guiding questions for the literature review.

The literature review is structured around the BAM, and the mission-as-business matrix is juxtaposed with the remaining movements of the *Praxis Cycle*, namely:

- Theological reflection: what are the relevant Old Testament and New Testament texts related to BAM as a contributor to missiology?
- Contextual analysis: What are the **external** factors impacting business and mission in the global and local contexts?
- Ecclesial analysis: What are **internal** factors that contribute to the challenges and opportunities that influence the adoption of BAM as strategy for the sustainability of Anglican dioceses in East Africa?
- Agency: What factors contribute to the business person and their enterprise as the agent of mission and not just as a means of supporting mission?

1.11. Case studies: interviews with various stakeholders

1.11.1. Case studies of church leaders at the time of the moratorium declaration

Case 1: John Gatu: interview held at Kerarapon Road, Ngong, Nairobi-Kenya, on 21 September 2010;

Case 2: Kodwo Ankrah: interview held at Ankrah Foundation Hotel in Mukono, Uganda, on the 3rd Of October 2010;

Case 3: Erastus Kweka: interview held in Moshi, Tanzania, on 25th September, 2010.

1.11.2 Case studies of financially sustainable projects

The same questions, as in parts (a) and (b), above, were considered for the following case studies:

I. Anglican Dioceses

Case 4: Bishop Joseph Kanuku: interview held at Wote, Makueni diocese, in Kenya, on Tuesday, 3rd September 2013;

Case 5: Bishop Joel Obetia: interview held at Arua, Madi-West Nile diocese, Uganda, on 18th April 2011;

Case 6: Bishop Godfrey Sehaba and Canon Johnson Chinyongole: interviews held at Morogoro, Morogoro diocese, Tanzania, on 14th January 2011.

II. Other Western founded churches

Case 7: Godfrey Kibua: interview held at Methodist Guest House, Nairobi-Kenya, on 2nd August 2012.

1.12. Questionnaire for congregants from parishes related to case studies

I used this questionnaire for triangulation purposes. This was randomly administered to congregants in selected parishes whose leaders I interviewed. A sample questionnaire is available in Appendix I.

1.13. Overview of chapters

The modified, seven-point Praxis Cycle forms the structure of the research, acknowledging that movements of the cycle overlap and are interdependent. For the sake of presentation, these have been considered separately. Each movement incorporates *reflexivity*— engaging with the case studies and seeking to derive conclusions.

Chapter one

The research design, problem statement, background and justification for the research are discussed in this chapter. I introduce the modified seven-point Praxis Cycle that places Christian mission *spirituality* at the centre of my methodology. The conceptual framework and methods are discussed.

Chapter two

This looks at what was considered to be the first movement of the Praxis Cycle, namely *Practical Projects*, and **documents** the case studies taken from the field. Themes and patterns that affirm or contradict my hypothesis or illustrate an aspect of the literature review on BAM are identified.

Chapter three

The literature review begins by discussing the second movement of the Praxis Cycle, namely the *Contextual Analysis*. **External factors** that affect BAM in East Africa as a financially sustainable mission strategy for Anglican dioceses are identified. This is discussed from the perspective of 'business as business' (BAB), whose primary goal is *profit maximization*. Contemporary global and local factors, such as the economic, political, socio-cultural and environmental (which affect the development of the business environment in East Africa) are addressed.

Chapter four

This discusses the literature review. My entry point is the third movement of the Praxis Cycle; namely *Theological Reflection*. Here key missiological concepts in my research (relative to BAM) are looked at. Of importance is how certain texts in both the Old and

New Testaments relate to this theme and addresses the context described why and BAM makes a substantial new contribution to missiology.

Chapter five

The literature review continues, with a consideration of the fourth movement of the Praxis Cycle, the *Ecclesial Analysis*. Here, we look at the **internal factors** that impact on the financial sustainability of the mission strategy for Anglican dioceses in East Africa. All this is discussed from the perspective of how churches relate to philanthropy from two perspectives 'mission as mission' (MAM — which entails deriving philanthropy from profits), and 'mission as business' (MAB — which entails deriving profits from philanthropy).

Chapter six

This chapter concludes the literature review, by discussing the fifth movement of the Praxis Cycle, namely *agency*. This is addressed from the perspective of the business-and-mission (or BAM), which entails utilizing profit for the common good.

Alternative models of BAM are discussed and presented as alternatives for advancing sustainable Christian mission by churches in East Africa..

CHAPTER TWO

PRESENTATION OF THE CASE STUDIES AND DISCUSSIONS OF THE FINDINGS

2.1. Introduction

This chapter discusses *practical projects* as the first movement of the Praxis Cycle introduced in chapter one. Interviews with three key church leaders, who were selected because they were active in the 1974 call for a moratorium on Western missionaries, are first analysed. Next, the interviews of contemporary Anglican and non-Anglican Church leaders are conducted, with sustainable projects associated with each leader being documented. Those interviewed lived in the East African countries of Kenya, Uganda and Tanzania.

The selected case studies are used in two ways. First, constructively, to address the problem that this research seeks to resolve, which, as stated earlier, is “*How can Anglican dioceses in East Africa be financially sustainable in the face of declining Western resources?*” Second, the case studies are used in a confirmatory way to test the hypotheses stated in the first chapter.

To corroborate the case studies and interviews, a questionnaire (Appendix I) was administered to randomly selected people in the Anglican parishes, whose leaders were the subject of the above interviews. This questionnaire sought to elicit responses from the participants regarding their knowledge and awareness of the funding sources of the diocese, the mission and ministries of their dioceses, and the involvement of lay people who were in charge of their diocesan projects and programmes.

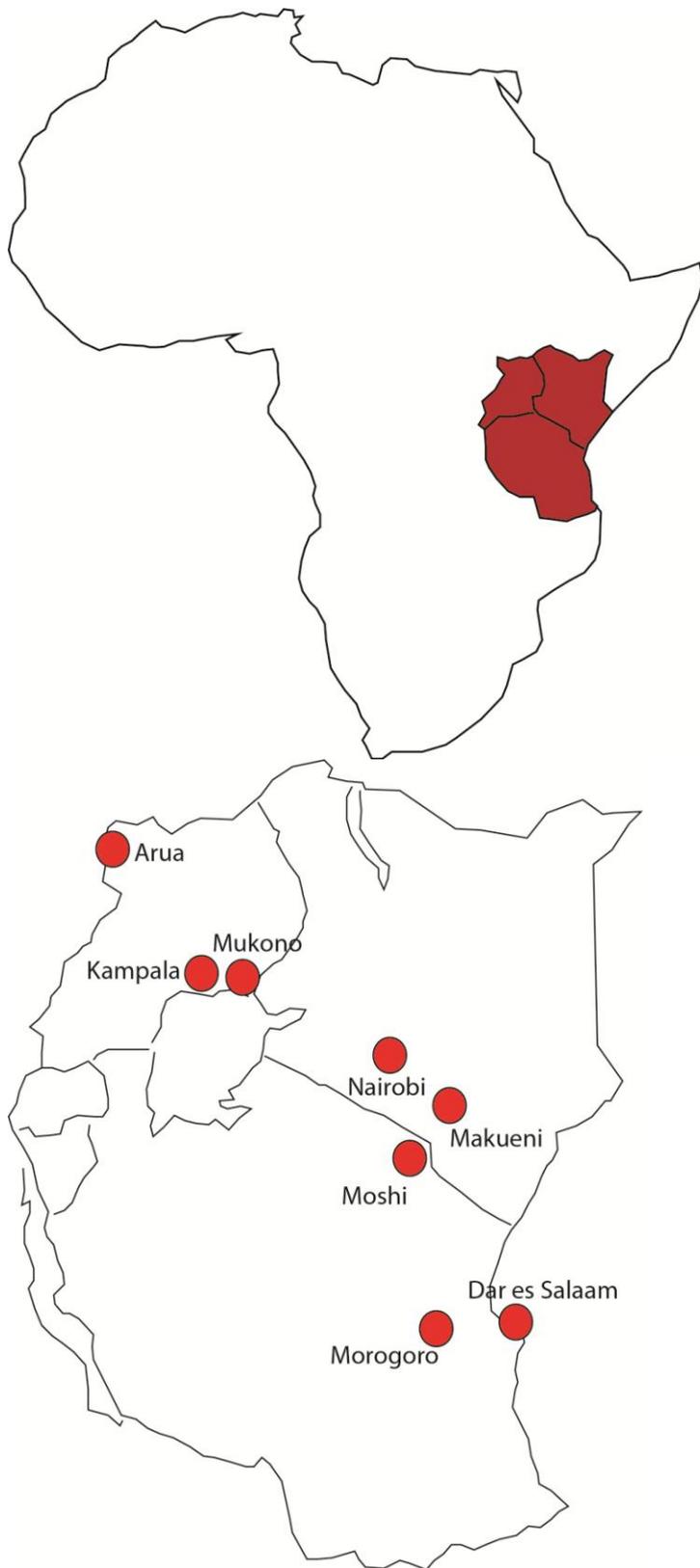


Figure 2.1: Map of East Africa, showing locations where interviews with church leaders took place.

2.2. CASE STUDIES FROM CHURCH LEADERS WHO WERE PART OF THE CALL FOR MORATORIUM

2.2.1. Case 1: Discussion of the results of an interview with John Gatu, held at Kerarapon Road, Ngong (Nairobi-Kenya), on 21 September 2010.

a) Introduction

This interview was conducted on the 21st of September 2010 in the home of John Gatu. He was given the consent-to-interview form, which he signed. Gatu was the moderator of the Presbyterian Church of East Africa (PCEA) from 1964-1979. At the time of the interview, Gatu was 86 years old and had noticeable health challenges that required him to use a stroller to help him walk. He also received help from a caretaker. Despite these physical challenges, he was articulate and mentally alert. The recorded interview has been transcribed and documented in Appendix F. 1.

b) Discussion of overall themes and patterns related to the problem statement

The PCEA was started by the East Africa Scottish Mission in 1891 and had its first General Assembly in 1956. The first African moderator was elected in 1961. By 2013, PCEA had 450 pastors, 45 presbyteries and more than 1000 congregations in 310 parishes in Kenya. The church has congregations in both Uganda and Tanzania. The PCEA is not independent but has several partners, including Church of Scotland, Presbyterian Church of USA, Presbyterian Church in Ireland, United Church of Canada, Reformed Church of America, and Presbyterian Church of Korea.

In this interview Gatu, who has been identified as the voice of the African church leaders who called for a moratorium in 1974, tells of the personal crisis resulting from the rejection of his request to borrow US\$1000 from the Church of Scotland to begin a revolving fund to assist his clergy. Gatu says, "So when I asked the Church of Scotland to give me the money, they said, "No, it cannot be done". He confesses, "I actually wanted to resign from my job". When he returned home, quite discouraged, some believers he had visited in the Diaspora urged him to form a local committee to help him raise the needed funds. Gatu turned to the local banking system and, he says, "we got

the money from the bank and bought the property that was being rented by people [sic]". Access to local credit enabled the PCEA to turn to local funding sources for its programmes. This is how Gatu was able to introduce the concept of *Jitegemee* (self-reliance in Kiswahili) for the PCEA. He says that, at the time, he was motivated by the principle of *Harambee*, a political slogan popularised by Kenya's first president, Mzee Jomo Kenyatta. (*Harambee* is a work chant or rallying cry, quite popular in East Africa, which is used by leaders to call gatherings to collective action towards some common good, for instance fundraising. Literally, it means "Let us cooperate; let us pull together".) Gatu says he had to "win the hearts of our people..." towards his cause of self-reliance. His primary approach is captured in the following phrases replicated verbatim from the interview:

1. Train people within the church so that they are able to *own* their church;
2. We must try to teach Africa the area that talks about stewardship;
3. But people had to be trained to give for the church and not expect money to come from their last tithe.

John Gatu, Interviewed 21st September 2010

Importantly, one of the immediate results of Gatu's call for moratorium was that the PCEA Church was able to build its headquarters without any external funding.

2.2.1.1. Sustainable project: PCEA Church, headquarters Nairobi

The PCEA headquarters on Muhoho Avenue, Nairobi, was the first project that Gatu initiated following his call for a moratorium on Western financial support. At the time of the interview, the PCEA archives were inaccessible due to a major reorganisation. As such, the information I discuss on the PCEA headquarters is based on an interview with the former moderator of the PCEA church, George Wanjau, who was 82 years old at the time of the interview.

Wanjau recalls that it was upon the return of Gatu from his studies at Princeton University that he came up with the idea of a moratorium. This idea was ridiculed and resisted by the Scottish missionaries who humiliated both Gatu and Wanjau. I quote Wanjau in full, below, regarding one such incident:

"In fact, I remember one missionary came to me and told me, 'Now that you are in church, have you considered the running of a big church like this one?' And he took me to the [water] tap, and he opened the tap [saying]: 'This water is from the City Council. Do you think your people will raise money to pay for this water?' He showed me

electricity, he said, 'You are used to *kuni* [firewood] fire; this is not *kuni* fire — this is electricity and you pay for'. He took me to the building (*while laughing*) like Jesus at the Mountain of temptation, *nikaulizwa 'hii nyumba* [I was asked, this house], do you think it will stand? ”

George Wanjau, interviewed 14th March 2014.

Wanjau recalls that one of the challenges the church faced at the time was the lack of seriousness in teaching on giving. He says, “We were not really emphasizing giving, and especially tithing. We were not serious with tithing. It was paid lip service; it wasn't anything serious.”

Wanjau acknowledges the contribution made by the charismatic churches, for instance the Deliverance Church, which, at the time (1975), was just starting. These churches taught about giving and inspired the PCEA to begin teaching on tithing. It was about this time that they coined the motto “*Tegemeo letu ni kujitegemea*” [Self-reliance is our hope]. This was popularised through a song: “*Hatuwezi kila siku kuombaomba na baraka ziko tele hapa kwetu*” [We cannot go on begging every other day, yet God's blessings are bountiful].

Wanjau acknowledges that the first years after the moratorium were challenging. For instance, at one time clergy went without salaries. The situation grew so bleak that there was a physical confrontation between a clergy and the church office, after the clergy could not raise fees for his children. Concerned, Wanjau tried to initiate a cooperative for clergy, but this idea was met with resistance.

After the moratorium came into effect, the Scottish church continued to send personnel to projects such as hospitals. But the building of the PCEA headquarters was done through local fundraising. Wanjau, who could not attend some of the major fundraisers, quietly feared that his absence would result in church members running away to the emerging charismatic churches.

Thanks to efforts by local church leaders, the PCEA church steadily grew. But mechanisms for formal management were not quite in place, and it soon emerged that church officials were registering newly acquired church property in their names. Wanjau notes that, at the outset, the Presbyterian Foundation lacked professional fund managers and that the Church faced major managerial challenges. The PCEA

foundation, which was modelled after the Anglican Church Commissioners of Kenya, was subsequently established. The aim of the foundation was to protect the property of the church. The facility has since become the custodian of the Church's investments.

Wanjau speaks with pride of the return from training in Edinburgh of Engineer Isaac Wanjohi, who was co-opted into the Congregational Board as a lay professional. The result was the paving of the St. Andrews Church driveway and the construction of flats, whose income has enabled St. Andrews to start missionary work in Ukambani and Samburu regions of Kenya.

Wanjau's idea of a cooperative society was eventually accepted. Through the cooperative, he was able to obtain a home and a personal car. The assets, he says, were the result of the eventual success of the cooperative society, which he was able to introduce as moderator.

2.2.1.2. Conclusion

Less than ten years after leadership was handed over to Africans, the PCEA church leadership, under Gatu, began a deliberate on strategies to raise local resources to sustain ministry and mission. A key strategy entailed involving the local business community, who made input both as advisors and as professionals. Effectively, Gatu's call for a five-year moratorium on missionaries and their funding resulted in the PCEA engaging local believers as contributors to church budget. The construction of the PCEA headquarters (using local funding!) inspired both members of PCEA and those of other denominations. In the aftermath of the moratorium, Anglican provinces continued to receive some resources (personnel and funding), mainly through CMS from the UK, Australia, Ireland and New Zealand.

The building of the PCEA headquarters using local resources paved way for Africans to contribute to the financial sustainability of their leadership. Significantly, the moratorium debate forced the church to see opportunity in its resources. The PCEA church has since developed other income-generating projects, for instance those under the Milele hotels brand in Mombasa, Nairobi, and Nakuru cities in Kenya.

2.2.2. Case 2: Results of the interview with Kodwo Ankrah, held at Ankrah Foundation offices in Mukono, Uganda, on 3rd October 2010

a) Introduction

The interview with Canon Kodwo Ankrah took place on 3rd October 2010, at The Ankrah Foundation (TAF) Hotel in Mukono, Uganda. The hotel is registered as a tax-paying limited liability company competing in the hospitality industry. Ankrah, born on 30th January 1928 at Anambah, Ghana, has a Methodist background. He is, however, a Canon of the Anglican Church of Uganda. He settled in Uganda and set up the business when he retired from church work in December 1992 after 18 years of service with Church of Uganda.

b) Discussion of overall themes and patterns related to the problem statement

Ankrah's position is that the Anglican Church of Uganda was not ready when the moratorium was declared in 1974 — and is still not ready! He asks: "What specific action have you seen [the church take to demonstrate that] they are ready?" Ankrah proposed that the Church of Uganda diversify away from the traditional model (which is confined to tithes and offerings), to include business. In this proposed model, people would buy shares and get dividends. The old model, Ankrah says, revolved around expecting "everything [from] abroad", which weakened the church. To illustrate, he cites the example of the Mennonite Economic Development Association (MEDA), an international organisation set up not just to help the poor but **also to help church members** generate wealth. The Methodist churches, he notes, have established an insurance company where people benefit from the profits of the company. This, he says, constitutes true fellowship as there is engagement with the real needs of individuals. He notes: "...we go for prayer, prayer, prayer...I am not against prayer [but] the spirit lives in the body" (Ankrah, 2010).

Ankrah further gives the example of the Church of England and the Anglican Church of Kenya, which have Church Commissioners that help to generate and manage the churches' resources. Another example he gives is that of the Catholic bookshops, which attract business and are professionally managed. "There should be a mental shift among our bishops and our church leaders, whether Anglicans or Presbyterians [and]

Methodists also," he says, adding that there is need to recognise the different talents in the church. "Bishops don't have to run businesses," he notes.

Ankrah points out:

[In the] Church of Uganda you can't plan long-term because there is no money and when you don't know where the money will come from, so what happens is that every pastor is on the thought, *how does he take care of his children?* (Ankrah, 2010).

The lack of a predictable income impacts on both the church's programmes and personnel, who can be distracted from their work by "the worries of this life..." (Mark 4: 19). Ankrah points to the lack of relevant teaching (beyond the basic catechism) as the reason why believers have not matured in their understanding and responsibility as Christians. "Preaching is not enough," he concludes.

Ankrah's background in the Methodist Church entails systematic teachings not found in the Church of Uganda. Grounding in business knowledge, he says, would help believers mature in their faith while changing their attitude. "The Anglican Church of Uganda must change its attitude," he says. He is of the opinion that the Church of Uganda is living in the past rather than planning for the future, insisting that business people should both invest and give. Business ventures in which shares are sold, he says, would tap into the local economy and reduce dependency on grants from the West.

2.2.2.1. Sustainable project: The Ankrah Foundation Hotel

The Ankrah Foundation, founded in 1993, is now The Ankrah Foundation Hotel. At the time of the interview, it was a 105-room facility that employed 30 full-time people. It is registered as a limited liability company¹⁰ competing in the hospitality industry. It has featured in the *Uganda Hotels Magazine* of May-October (2007:10) published by the Uganda Hotel Owners Association.

¹⁰ A limited liability company is a profit-making business that is responsible in its own right for everything it does. Its finances are separate from personal finances. Any profit it makes is owned by the company, after it pays Corporation Tax. The company can then share its profits. <https://www.gov.uk/business-legal-structures/limited-company>. (Viewed 07 June, 2014.)



Photo 1: Ankrah with Dennis Tongoi outside the landscaped gardens of the TAF.



Photo 2: Ankrah inside the tastefully furnished TAF Hotel lobby.

The fact that the TAF is a registered business qualified it for an expansion loan from the government of Uganda, in preparation for the Commonwealth Heads of Government Meeting (CHOGM) in 2007. This was in addition to equity received from shareholders. Although the TAF is not a church-run institution, it provides a model on how churches can register and manage institutions professionally.

Within Anglican Church circles, the common picture is one where institutions such as hospitals and schools (which target the marginalised in society) are heavily subsidised. Traditionally, this subsidy comes in the form of direct input from international partners or the national government. By contrast, TAF shows how a local business can provide employment and uplift the local community economically, through the number of people engaged as suppliers and service providers.

According to Ankrah, part of his motivation for setting up the Ankrah Foundation was to provide a space for a think tank, where leaders could get away for theological reflection and discussion. This vision, however, has not quite been realised. Because church leaders cannot afford the rates of this up-market establishment, his clientele is limited to international NGOs.

The management of the hotel seeks to be environmentally sustainable by promoting the conservative use of water, through its 'towel policy'. In this, they ask guests to keep their towels unchanged for as long as possible, to save on washing. The TAF also seeks to reach out spiritually to guests who may not be of the Christian faith. In each room is a Bible supplied by the Gideon's, a Christian outreach ministry. Also available in the rooms are two small booklets on personal reflection —*Meditations in the Psalms* and *The Way to God*.

2.2.2.2. Conclusion

Ankrah has been able to create a model for funding, by registering a business with shareholders. He is a business person whose abilities the Church of Uganda in general and the diocese of Mukono in particular have not quite been able to exploit and integrate into their programmes. Perhaps this is because he is retired and is no longer part of the diocesan staff. Unbeknown to the Church of Uganda, Kodwo Ankrah and his wife Maxine have fashioned an income-generating model that the province could further develop to benefit the dioceses through a possible "Church Commissioners of Uganda" that could invest on behalf of the clergy. As a project, the TAF indirectly benefits the people in the province by providing employment and by purchasing goods and services from the community.

On the downside, the TAF is in direct competition with other projects of the church. A good example is the Namirembe Guest House, situated in Kampala. The competition can create a dilemma for church leaders (in terms of promoting BAM) if the local business community is seen to be in direct competition with church-run projects. Competition can also take place amongst church members, with the danger of dividing the church.

2.2.3. Case 3: Results of interview with Erastus Kweka, held in Moshi, Tanzania, on 25th September, 2010

a) Introduction

This interview was conducted in Weru, outside Moshi, on the Maili Sita farm of Erastus Kweka. Kweka was the bishop of the Evangelical Lutheran Church (ELCT), Moshi Diocese (1977-2003). He grew up as an orphan and breadwinner for his larger extended family. He began his career as a teacher in 1957. Having been a teacher of agriculture, he decided to go into large-scale farming after his retirement from the church. He has continued to serve in the church after retirement, preaching and teaching.

b) Discussion of overall themes and patterns related to the problem statement

Kweka notes that, in the 1960s, many churches in Tanzania had considered the option of developing independent funding sources. The call for a moratorium in 1974 did not therefore come as a surprise. This may have been influenced by the prevailing political ideology of *ujamaa* (self-reliance) propagated by the then President of Tanzania, Julius Nyerere. Kweka reports that Bishop Stefano Moshi of the Evangelical Lutheran Church chose to adopt a commercial business model in the 1960s, despite written objection of a German missionary leader, who, at that time, was a church treasurer. The German missionary protested that, as a Christian, he did not believe in “the church having money-generating projects”.

But Bishop Moshi saw this as a contradiction. As he states, he was shocked “that someone would be against money-generating projects for the church,” since the Western churches that supported the mission work in Europe and America owned estates. When this same missionary returned more than 20 years later, Kweka asked him if he felt that it would have been better for the church to continue begging. The

missionary did not respond. Kweka wonders if it is “better for the church to exploit the resources available in order to obtain money, or to write letters and ask for assistance from abroad”. He mentions that sustained and systematic teaching and training of the Christians on the topic of stewardship underpinned the self-reliance of his diocese. At the interview, he showed published books and unpublished hand-written notes that he had used to impart this teaching.

The Moshi region is situated next to Mount Kilimanjaro, a fertile agricultural land that was among the few areas not placed into “Villages” during the *ujamaa* experiment of Tanzania. While the rest of the country was pursuing socialism, this area lent itself to a free enterprise culture. Explains Kweka: “The diocese organised the congregation to receive grants or aid from abroad but the church had *shambas* [farms], which grew coffee and cereals”. Importantly, the diocese also invested in businesses such as the Lutheran Umoja Hostel and the Kilimanjaro Christian Medical Centre in Moshi. These projects were funded through loans from both local and international friends. The diocese also invested in building the capacity of the Christians in such diverse skills as secretarial, accountancy and hotel management. Thus ELCT trained her Christians both for the world and for the church. The diocese also encouraged people to engage in goat keeping and to grow vegetables. Other projects developed were a bank, a bookshop and a printing press. Kweka confesses that there were challenges to overcome, for instance corruption among church leaders, through which money was squandered.

It was Kweka's desire to develop a sustainable diocese that saw him adopt a discipleship approach (rather than an activist approach). Through this, he invested in writing stewardship courses which, as a result of the printing press, were widely distributed among church leaders. Overall, because it had earlier embraced a strategy of sustainability that included investment in business, people skills and stewardship training, the diocese was well prepared for the call for a moratorium on Western missionaries



Photo 3: One of the files containing unpublished training material on stewardship, entitled *Christian Stewardship Self-Reliance In The Church*.

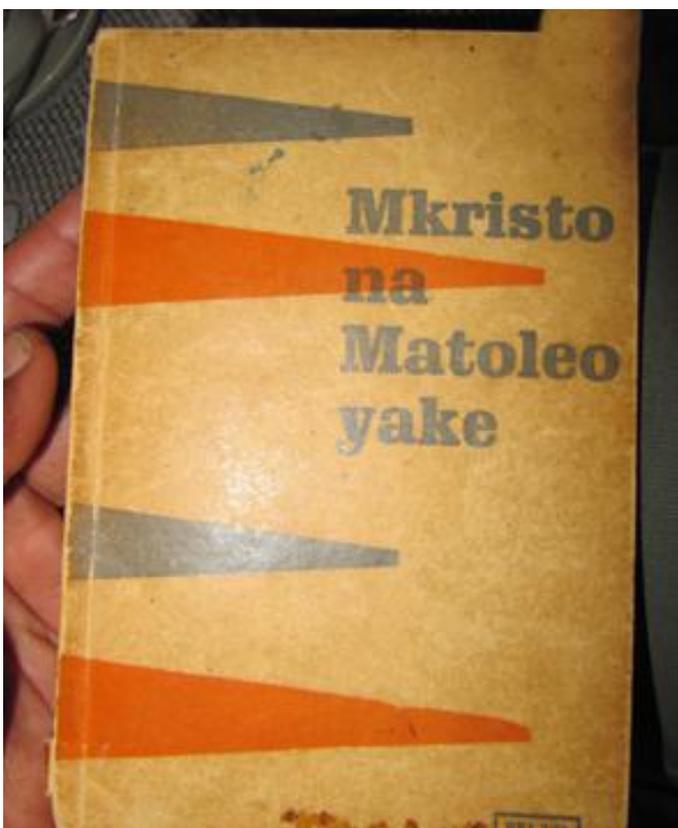


Photo 4: The Christian and giving: One of the training materials used by Dr Kweka.

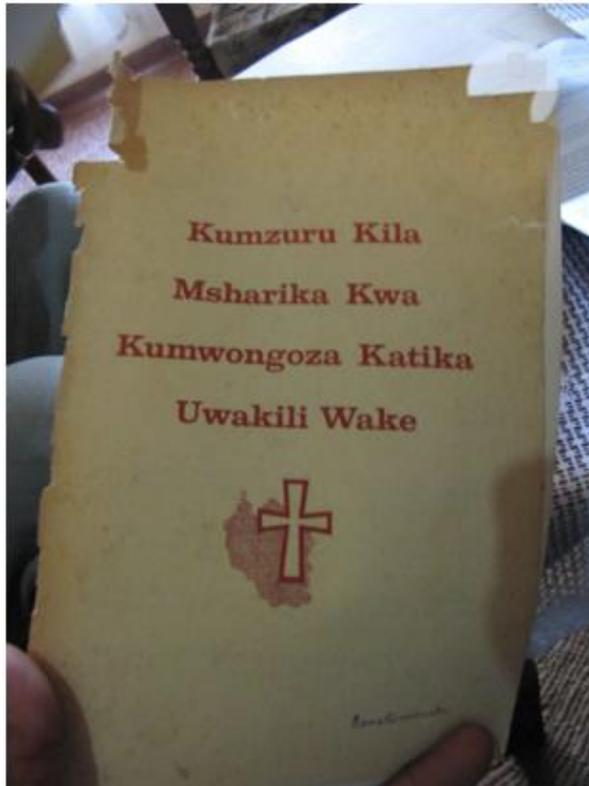


Photo 5: Helping each Christian in their personal stewardship.

I have pictured, above, three of the books used for training in stewardship that Kweka showed me. The others were:

1. *Uvumbuzi Katika Uwakili wa Kikristo* [Discovering Christian Stewardship];
2. *Zaeni Matunda* [Bear Fruit].

2.2.3.1. Sustainable project: Large-scale farming in Moshi, Tanzania



Photo 6: Kweka outside his cow pen.



Photo 7: Photo given to Kweka upon his retirement, depicting the holistic impact of his leadership of the diocese.

This is the first of two large-scale farms that Kweka owns. He went into farming after his retirement, also having trained in agriculture. Though this is a family farm, Kweka sees this as a model for other church leaders to help raise their income. At the farm, he

has employed staff to milk the cows, and this delegation has freed him up to continue with pastoral work, teaching the Bible — even in retirement.

2.2.3.2. Conclusion

In pursuing the need for the self-sustainability of the church, each of the three leaders above was motivated by different factors. For Gatu (PCEA), the motivation came from the denial of a loan by the denominational leaders in Scotland. Kweka (ELCT) desired to see the church become sustainable despite the objection of the denominational leaders in Germany. On his part, Ankrah (Anglican) was frustrated by the dependency of his local Church on the West. For Gatu and Kweka, teaching and training on stewardship also inspired the drive to act. Overall, there is agreement among the leaders that discipleship training on stewardship contributes significantly to the sustainability of the church.

2.3. CASE STUDIES OF CHURCH LEADERS A GENERATION AFTER THE MORATORIUM CALL

I: ANGLICAN CASE STUDIES

2.3.1. Cases from Kenya

Case 4: Results of interview held with Bishop Joseph Kanuku on Tuesday, 3rd September 2013, at Wote in Makueni Diocese, Kenya.

a) Introduction

This interview took place in the office of the Makueni Diocese in Wote town. Bishop Joseph Kanuku has served as Bishop of Machakos Diocese since 1995. Due to growth in congregation numbers in Makueni, Bishop Kanuku created the new diocese of Makueni and became the first bishop in January 2013. This was an unusual step. Usually, when Anglican dioceses divide, younger bishops lead the newer, less endowed diocese, while the older leaders move to head the larger diocese. Unusually, Bishop Kanuku voluntarily relinquished the better-endowed Machakos Diocese to his successor, Bishop Mutungi, to focus on building the Makueni Diocese.

b) Discussion of overall themes and patterns related to the problem statement

Serving under Bishop Kanuku's stewardship at the ACK Machakos Diocese was one Timothy Malinda, a business person and evangelist. Malinda (now deceased) played a significant role in establishing Makueni Diocese. He donated land and built a structure that serves as the current pro-cathedral. He was a generous donor who set twelve acres of his land aside for a community-training institution. Much like Lydia in Philippi in the New Testament, Timothy Malinda has been a key player in the establishment of the Anglican diocese in Makueni.

Kanuku recognises the need for business people to understand that they are stewards, and for them to be faithful in giving 10% to the church, which reflects the principle of business for mission. Says he:

Such people will become a gift to the Church because they will give and those who receive will be able to take the Gospel to other people who have not known Christ. If you have ten people who are ready to give what God has given them, then the diocese will grow.

Kanuku describes Malinda as a wealthy business person who "...knew that what he has belongs to the Lord as he was only a steward". Besides giving, Malinda participated in expanding the mission of the diocese by building a church on his farm to which his workers and neighbours were invited. Malinda replicated this generosity in the establishment of the Makueni Diocese, where he funded the building that serves as the initial worship sanctuary and administrative centre of the newly formed Makueni Diocese. Not only did Malinda help to build the church, but he also donated 12 acres of land to the diocese and, through his business income, helped to establish Makueni Christian Social Centre as an outreach of the diocese into the community.

In answer to a question on what the church had contributed to the success of Malinda in his business, Kanuku referred to investing in the spiritual formation of Malinda and involving him in mission. "Because of the growth [of Malinda] through Bible study, prayer and mission, he became an evangelist. Before his death, Malinda continued to serve God as a lay-person, placing his vehicle too at the disposal of the church".

Bishop Kanuku desires to see the diocese become sustainable. He reveals that his strategy is, first, to identify the "right people in the right places" in the church administration. Once he has these professionals in place, he will work towards

developing a programme through which the clergy are re-educated to ensure that they “preach messages with substance and messages that are touching”. His mission is to establish a training centre where, as he says, the local people will go for retreats “to be refilled” (i.e. a centre where the local people can receive spiritual formation). He plans to encourage the local population to develop income-generating projects around the large tracts of land in the diocese.

2.3.1.1. Sustainable project: Makueni Christian Social Centre

The Makueni Christian Social Centre (MCSC) was registered by the Malinda family as a trust, with the bishop as a trustee. The project was designed to train bi-vocational evangelists, equipping them with both theological education and the skills they required to respond to the needs of the community. The decision to register MCSC as a trust had the advantage that the decision-making process was efficient: it did not need to pass through a diocesan synod, as with church projects. But there was a downside to this plan: since this was not a church project, the funding had to come from a single source — the Malinda family. The bishop could not possibly mobilise funding from the parishioners for a private project.

At the time of the interview, MCSC was incomplete and had taken several years to build. Although the project is locally funded, one cannot consider it sustainable by our working definition, which requires a diversification of income sources (Mawudor, 2013:182). Also of note is that Makueni District is one of the most water-challenged districts in Kenya, with high levels of poverty. By using his wealth to build the capacity of the church and community, Timothy Malinda exemplified the righteous-rich model.



Photo 8: Makueni Christian Social Centre under construction in September 2013.

2.3.1.2. Conclusion

Timothy Malinda has provided a clear case of business for mission, where the generosity of an individual has contributed to the mission of the diocese. The connection between Malinda and Kanuku underscores the need for trust based on transparency and accountability as critical factors in relationships where business people give to the church. Furthermore, one observes the investment by Kanuku in the spiritual formation of Malinda bearing fruit in the financial investments that Malinda undertook for the diocese. In short, the relationship between business and mission is symbiotic: each serves the other and each profits from the other.

2.3.2. Case from Uganda

Case 5: Results of interview held with Bishop Joel Obetia in Arua, Uganda, on 18th April, 2011.

a) Introduction

This interview took place at the office of the Diocese of Madi-West Nile in the town of Arua in North-West Uganda. Bishop Joel Obetia was consecrated as bishop of Madi-West Nile Diocese in 2005. He came to the diocese from the Uganda Christian University, where he taught practical theology. Born in 1967, he represented the next generation of leaders following those who declared a moratorium from Western missions. He inherited a diocese with an old cathedral building whose structure was collapsing. There also were serious rifts among the members. His immediate challenge was to deal with this conflict. He says:

We worked on conflict because conflict is the spoiler and is the one and the biggest that can really ruin development or bring about underdevelopment and it causes destruction; it causes mistrust; and it destroys relationships. And with poor relationships, you can never develop. And the church can never grow when there is conflicts (sic), and so we addressed the issue of conflicts, not by dialoguing or whatever, by just forgiving it.

Joel Obetia, 18th April, 2011.

Thanks to Joel Obetia's persuasive calls for reconciliation, collaboration replaced the suspicion previously endemic at the Madi-West Nile Diocese. Ultimately, the diocese built a new cathedral without dependence on outside resources to replace the dilapidated structure built by the missionaries.

b) Discussion of overall themes and patterns related to the problem statement

Obetia recognized the value of business people and chose to invest in their personal development. He was quick to realise that their refusal to move their businesses to the township led to a reduced witness by Christians. Another consequence of this shunning was reduced political voice in the community. Bishop Obetia stated:

Many times in my own ministry and in the church as I have been, we go to the business people when we need their money but the church does not have a ministry to business people specifically, to grow them spiritually and to empower them spiritually in order to do their business in God's way.

He initiated a dinner with the theme “Doing Business God’s way”, where the diocese not only thanked business people but also sought ways to develop the business community through training and support in terms of business development. Interestingly, the business dinner has become an annual Easter event. Obetia also undertook an audit of the church’s assets, including land and buildings, and developed a strategic plan for developing these along commercial lines in collaboration with a private a bank.

During the year when he became bishop, the budget for Madi-West Nile Diocese was 258 million Uganda Shillings. Through his efforts, this has grown to 1.38 billion Uganda Shillings as of 2011 (i.e. within less than six years).

But Obetia did more. For instance, he invited Andrew Mills, a business person from the USA, to Arua, Uganda, in a business development workshop whose aim was to build the capacity of the business community. This training gave birth to an initiative called *Business vision Arua 2009*, whose aim was to address the lack of business education and lack of access to capital. In the aftermath, eight business people received loans to start businesses.

Of course, the business initiative had its downside. A good example is that, of the thirty people who attended the business development workshop, only one responded to a request to submit business plans on how to scale up their businesses. This person, a butcher, was ultimately able to expand his business.

Sadly, the other 29 participants were unwilling to scale up their businesses in spite of having responded positively to training. Thus Obetia’s first objective (challenging Christians to move to the town and engage in business) was a success. The second objective (the challenge to business people to scale up their ventures) was still a challenge as of the time of the interview.

2.3.2.1 Sustainable project: The building of the Anglican Cathedral in Arua.



Photo 9: The New Anglican Cathedral in Arua. April 2011.



Photo 10: Inside the old, condemned cathedral. April 2010.



Photo 11: Inside the New Anglican Cathedral in Arua. April 2010.



Photo 12, April 2010: Bishop Obetia (left, in a floral shirt) together with the Archdeacons, commissioning the business people following the annual church-sponsored Easter dinner.



Photo 13: Bishop Obetia with a picture of the proposed commercial building, to be erected by the diocese in partnership with a bank.

The first Cathedral (photo 10), in Arua, was built by the Church Mission Society in 1936. This mud building, made of burnt bricks, was condemned by the Ugandan government in 2001. In 1987, the then bishop, Alfred, laid the foundation for a new cathedral; he died in 1990 before the building commenced. Bishop Caleb, who died tragically in 1993, succeeded Bishop Alfred. The following bishop, Enoch, inherited a fragile diocese recovering from the loss of two leaders. There was little progress on the building. When Obetia became bishop, the building had been lying unfinished for 18 years. At the time of the interview, the building, although incomplete, was already functioning as a place of worship.

2.3.2.2 Conclusion

Obetia belongs to the Church of Uganda, which Ankrah had said (in my second interview) was not ready for a moratorium. Born in 1967, Obetia was not yet a teenager when Gatu declared a moratorium on Western missionaries. He moved back to his home diocese in Arua leaving his job at the university and taking along a young

family that could have preferred to remain in the more affluent Mukono town. He assumed leadership, with a focus on healing the relationships among worshippers, training of clergy and empowering business people. The result was a fivefold increase in giving and the replacement of the old colonial cathedral with a new building using local resources. By addressing the social dysfunction and investing in his people through active employment of BAM principles, Obetia was able to grow a sustainable diocese. He zeroed in not just on the business people's money, but he also displayed genuine interest in helping them succeed in business.

Where church leaders look for development partners from outside the diocese to solve problems that include poverty, Obetia chose to look to business people at his church as development partners. In other words, he sought development from within. He empowered business people and they, in return, empowered his diocese with funding to run ministry.

2.3.3. Case from Tanzania

Case 6: Results of an interview conducted with Bishop Godfrey Sehaba on 14 January 2011 in Morogoro, Tanzania

a) Introduction

The interview took place in Morogoro at the diocesan offices of the Anglican Church of Tanzania, Morogoro Diocese, on 14 January 2011. The Anglican Church of Morogoro was inaugurated in 1965. By road, Morogoro is a four-hour drive from Dar-es-Salaam. Bishop Godfrey Sehaba's consecration followed the retirement of Bishop Mageni, who had served for twenty-one years. Bishop Sehaba, the third bishop of the diocese, was consecrated in November 2008. In 2011, the diocese had 20 deaneries, 120 active priests and 525 parishes. A supplementary interview was also conducted on the same day with Canon Johnson Chinyongole, the director of development.

b) Discussion of overall themes and patterns related to the problem statement

For more than twenty years prior to this interview, the diocese had been blacklisted by donors over allegations of mismanagement of resources. However, at the time of the interview, the diocese had moved from donor dependency to a point where the financial

giving by Christians had exceeded the annual budget for the third successive year. The income report for year 2010 is included in my portfolio.

Chinyongole recalled that when he was asked to lead the development department following his theological training, he considered this to be a demotion. He stated:

The biggest challenge was the theological understanding of ministry because, to me, my ministerial formation was just based on sowing, preparing people for heaven, for the Kingdom of God in heaven. I did not prepare to focus much on how long they should live here before they go to heaven. So it's one of my life testimonies when I heard that they were discussing that I should work in this department, I started praying with my wife so that God may not allow me to work in this department and we did this for two weeks until God spoke to us and that was the first biggest challenge that I faced my theological understanding of the ministry.

Canon Chinyongole, January 14, 2011,

The personal crisis engendered by this disjointed view of mission and ministry was resolved when he understood that “evangelism and development are the two arms of Jesus”. Thankfully, the diocese had to be innovative; it was blacklisted and had to survive and thrive through development of local resources. This was achieved through empowerment of the Christians rather than through implementation of projects. Throughout, the numbers of clergy were kept low. Some of the projects that the diocese initiated among lay people, as narrated by Chinyongole, were village community banks.

2.3.3.1 Sustainable project: Erection of 52 premises for business people on the perimeter wall of the cathedral

The 52 business stalls built on the perimeter wall of the Anglican Cathedral in Morogoro are a project of the diocese. The diocese commissioned the project in 2005 and invited business people to invest. The plan was that they would recover their costs by collecting rent for the first five years. Thereafter, ownership reverted to the diocese. Interestingly, neither the investors nor the renters were restricted to church members, although the latter were given priority. At the time of the interview, the bishop expected the first rental income from the project. In contrast to the older Mpwawpa Diocese, which gave birth to Morogoro dioceses but was, at that time, yet to be self-sustaining, the Morogoro Diocese has used BAM to build the capacity of her Christians. This has been achieved without compromising the amount of Sunday offerings..



Photo 14: Canon Chinyongole, the Diocesan Development coordinator, in front of some of the business stalls built along the perimeter wall of the Anglican cathedral in Morogoro. January 2011.



Photo 15: Dennis Tongoi with Mrs. Dorice Mude and Mrs. Rehema Frank. The owner of the business, located in the stalls for rent owned by Morogoro Diocese, is Mrs. Josephine Semwenda who is the Diocesan Mothers' Union Secretary. January 2011.

2.3.3.2 Conclusion

The diocese has actively embraced the business community and worked with them to build their capacity to succeed in business. The diocese, through other projects such as village community banks, has also been able to address the economic capacity of both rural and urban parishes. *BAM* has been used to empower Christians and provide a platform for encounter and witness to members of the communities from different faiths, as well as those who subscribe to no faith. In addition, the diocese works with several development partners, modeling mission as business. As a result of the hardships occasioned by the blacklisting by donors, the diocese has developed vigorous accountability systems. In a sense, the blacklisting was a miracle in disguise: it forced a mini-moratorium on the diocese, which now avoids dependency on Western donors, although she welcomes collaboration.

II. OTHER WESTERN FOUNDED CHURCH CASE STUDIES

CASE FROM KENYA

2.4.1. Case 7: Results of interview with Godfrey Kibua, held at Methodist Guest House on 2nd August, 2012.

a) Introduction

Godfrey Kibua, the general manager of the Methodist Guest House in Nairobi at the time of the interview, had worked in that position for 21 years since 1991. The interview took place in his office at the Methodist Guest House and Conference Centre, situated along Oloitokitok Road, Nairobi. Kibua was appointed by then Presiding Bishop, Lawi Imathiu. He left his job at the Serena Hotel, a leading global brand, to come and manage the conference centre. At the time, the centre was facing a crisis of management. Rather than employ a clergy, the bishop identified Kibua as a professional who could help the church to manage a significant asset. He has been able to grow the conference centre from a gross income of Kenya Shillings 9 million a year in 1991, to Kenya Shillings 240 million a year in 2013. The Methodist Church Conference has since built a five-acre business park.

Tellingly, Kibua inherited a struggling facility. Through hard work as well as injection of professionalism and management systems, he has not just turned around the

Christian business enterprise, but he has mentored managers of other guest houses. These include the Young Men's Christian Association hostel, Young Women's Christian Association hostel, PCEA Milele Beach Hotel, as well as Seventh Day Adventist and Anglican guest houses. Although he serves the church as a professional layperson, Kibua has a sense of calling to business.

Discussion of overall themes and patterns relating to the problem statement

Bishop Lawi Imathiu chose to engage a professional business person to help manage the assets of the Methodist Church. At the time, the guest house was in a management crisis. Explains Kibua:

...one of our earlier Bishops thought you are one of the Methodists who know about this business and this facility was not doing well at all. In actual fact it was out to be auctioned because of 15 million shillings which they had borrowed as a loan and they could not be able to pay well.

The impact of appointing a professional business person can be seen 21 years on. At the time of the interview, the Methodist Guest House and Conference Centre was a model of excellence and profitability in the hospitality industry. Kibua serves the Church as a lay business person and not as clergy. His successful running of the church owned enterprise is good example of business for mission, where a business person helps the church to achieve her goals. This is in contrast to BAM, where the church helps the business person attain his, or her, goals. Being a non clergy meant that he could focus on one job and do it well; he could concentrate on the development side of things — without being unduly influenced by the different presiding bishops who had come and gone.

The beauty of this model is that it does not depend upon Western funding. Rather, it allows income to be generated from the local economy. The plan at the Methodist Guest House is that both local and international guests pay a commercial rate for the hospitality services offered. The leadership organ of the Methodist Church, also known as 'the conference', has been able to sustain its operations by engaging in an income-generating BAM model over and above the normal mission-as-mission funding model that depends on offerings and tithes.

2.4.1.1 Sustainable project: Methodist Guest House and Conference Centre



Photo 16: Dennis Tongoi in front of the new Methodist Conference Centre business park on Oloitokitok Road. August 2012.



Photo 17: Godfrey Kibua in his office in the original Methodist Guest House, where he has worked with several moderators since 1991. August 2012.

In a paper entitled *A Brief History on Methodist Guest House and Conference Centre*, Kibua recalls that the conference centre was established in 1970 as a “rest house” four years after the Methodist Church in Kenya attained her autonomy from the British Conference. It primarily served the Conference, which is the highest decision-making organ in the Methodist Church. The Methodist church leadership recognises both lay

people and clergy as equal partners in its governance, with the Conference consisting of 50% clergy and 50% lay people.

According to Kibua, the Guest House grew to its current capacity largely out of a mixture of good management and good fortune. There was never any intention to develop a commercial enterprise really, he reveals. It so happened that when two self-contained flats became available, Bishop Lawi Imathiu purchased these for missionaries to stay in during the language school. The bishop was also looking for a decent place where Church officials could rest, say after travelling from Meru, 300 Kilometres North-East of Nairobi. Kibua noted:

As time passed by, word went round that the Methodist Church in Kenya had a rest house in Nairobi and the demand for the facility was unmanageable because our own Christians too from upcountry wanted to use this facility.

The Conference noted the need to expand the centre due to the growing number of young people who were relocating to Nairobi for education, and who needed a place to rest. At the time, the church's Kenya Conference depended on rented premises. When this prime property became available, it was expanded from 12 rooms to 60 bedrooms. (At the time the Conference membership stood at 60.) By 1986, the Conference had grown to 200 members, and the resolution was reached to extend the guest house. It was then that a loan was obtained from the sister church in the UK (Britain Methodist Church Overseas Division). Over time, though, it soon turned out that the loan was unserviceable: Compound interest and inflation had both conspired to make repayment impossible. This is why a decision was reached to seek another loan from Kenya's Madison Insurance Company to complete the project. The loan came through, and the new wing was opened on 10th August 1990.

2.4.1.2 Conclusion

Strictly speaking, the Methodist Church, after stumbling onto a financially sustainable business project, did not enforce a moratorium on overseas funding. Rather, the church was forced to abandon such funding owing to its cost. Growth was driven by the high demand for accommodation from upcountry members of the church.

When the early years of investment turned turbulent, mostly because of the cost of credit, Bishop Lawi Imathiu chose to recruit a professional church member to manage

the project. Appointing a lay professional to lead an ailing project and according him the managerial independence he desired turned this project into a major resource for the church. The decision ended up setting the standards that others use as a benchmark. The church administration's role has been limited to re-investing in the project, with the aim of enhancing service quality.

As of 2014, the rest house owns a business park, which occupies five acres of land. This business is a good 'business for mission' model. This Kenyan mission agency invested in business to sustain her mission and ministry financially, and has ended up interesting other mission agencies in launching similar ventures. Besides, the scaling up of the business has given opportunity for job creation as the need for service providers increases.

2.5 Testing of hypothesis

In this section, I discuss how each of the hypotheses I held at the beginning of this research is confirmed or refuted by the case studies. The results are summarised in table 2.1.

H1: Anglican dioceses in East Africa would be financially sustainable if they contributed to the Christian mission and ministry of business people in the marketplace.

Obetia (case 4) of the Anglican diocese of Madi-West Nile of Church of Uganda confirms hypothesis 1. Obetia promotes BAM in his diocese by initiating a forum on “Doing business God's way” and by holding a thank-you dinner each Easter as a special outreach to business people in his dioceses. This affirms them in their calling and equips them to be successful in the marketplace.. Madi-West Nile diocese recorded increased giving; the cathedral building project was undertaken using local resources. This is in contrast to the view held by Ankrah (case 2), one of the proponents of the moratorium, who stated that the Church of Uganda was not ready, and is still not ready, for a moratorium on Western resources. Ankrah proposed the need to have BAM approach to resource generation by developing institutions in which lay people can invest shares and not just give tithes. Obetia has also developed a business-for-mission project (photo 13), which entails partnering with a local bank to put up a commercial

building in the centre of Arua. This will provide an opportunity for business people not only to invest but also to locate their businesses in a strategic location.

Gatu (case 1), the moderator of the PCEA church who called for the moratorium, was motivated by the need to empower the clergy and support the mission of the church. The PCEA headquarters was a business-for-mission venture meant to support the church. From the interview, Gatu's exhortation was for professionals at St. Andrews (Nairobi) church to give their services for the ministries of the church as opposed to the church helping them in their ministries in the marketplace. The PCEA headquarters was built using local resources but Wanjau (2014) observes that it has struggled to remain viable due to management challenges.

Bishop Kanuku's case (No. 4) mostly demonstrates 'business for mission'. He invested in the spiritual formation of Malinda, a wealthy business person who, in turn, not only tithed by building a church on his farm, but also extended the mission of the diocese by building the church (which is now the centre of the new Makueni Diocese) and laying the foundation of the Makueni Christian Social Centre (MCSC) for training bi-vocational church evangelists. Malinda was himself an evangelist.

Mostly, the interview did not reveal how the diocese helped to advance Malinda as a business person; it demonstrated how Malinda helped to advance the diocese. Today, MCSC is financially sustainable in that, although it is not complete (Photo 8), there is enough capital investment to provide collateral for attracting local financial institutions, similar to the case of the Methodist Church (case 6), which completed their project through funding from Madison Insurance Company. However, unlike the Methodist Church, MCSC is not in debt.

Considering Kibua's scenario (case 7), the Methodist Church began off with a mission-as-mission venture. There was a rest house that evolved into a business-for-mission guest house and is now a business park. But key to this growth was the bishop's appointment of a professional layperson, who sees his business as his mission. The church has allowed Kibua to manage the institution for 21 years, outliving many presiding bishops. Today, the Methodist Conference, the leadership organ of the church, is financially sustainable.

H2: Anglican dioceses in East Africa would be less dependent on the West if they invested in the business capacity of the people in their congregations.

This hypothesis is confirmed in all but one of the cases studied. Kanuku (case 4) invested in the spiritual formation of Malinda. However, little in the interview reveals what the diocese did to help Malinda in his business. The strategy adopted by Kanuku is mission as mission. The result is a generous giving by one individual. The project, though funded locally and not dependent on Western resources, is yet to be completed following the death of Malinda.

Gatu (case 1) adopts a mission-as-business strategy. Here, he is concerned about the support of the clergy, and the PCEA headquarters is built with this in mind. The goal was to support the mission and ministries of the church, not to empower business people. The PCEA church has gone through turbulent times in terms of financial sustainability.

The other cases all have adopted a BAM strategy, confirming hypothesis 2. The projects documented were financially sustainable. The interview with Sehaba from the Anglican Church of Tanzania (case 6) and Obetia of Church of Uganda (case 5) reveal that the giving of the Christians has continued to grow, and both dioceses have been able to exceed their projected annual incomes from tithes. These dioceses have a diversified income. Each of them continues to receive either government funding or donor funding, but are not dependent on these; local income covers core operational support.

Kweka (case 3) of The Evangelical Lutheran Church of Tanzania illustrates BAM first. The church chose to invest in the development of her people not only in theological education but also in vocational skills. The result is that, today, the church has been able to run commercial projects as a result of the management capacity of her people. These church-managed commercial projects are also missionasbusiness: they contribute towards the church's financial sustainability.

Table 2, below, is a summary of the observations I have made in terms of testing the hypothesis. I have evaluated each case, identifying the strategy for financial sustainability used in relationship with BAM.

Table 2 Testing of hypothesis: a Summary (DT)

Hypothesis 1

Anglican dioceses in East Africa would be financially sustainable if they contributed to the Christian mission and ministry of business people in the marketplace.

Hypothesis 2

Anglican dioceses in East Africa would be less dependent on the West if they invested in the business capacity of the people in their congregations.

CASE #:	Church LEADER	COUNTRY	DENOMINATION	Hypothesis 1	Hypothesis 2	Sustainable Project
CASE 1: GATU		KENYA	PCEA	NOT CONFIRMED: Focussed on the welfare of the clergy and not the business people.	NOT CONFIRMED: Encourages the professionals at St. Andrews Church to use their vocations to serve others in the church, but does not develop the business person.	PCEA headquarters has a turbulent financial history
CASE 2: ANKRAH-		UGANDA	ANGLICAN	CONFIRMED Cites the need for teaching and not just preaching.	CONFIRMED Cites the need to provide for shareholding, not just tithing. His model competes with Church of Uganda's Namirembe Guest House, though different target market.	Ankrah Foundation Hotel is a for-profit institution whose business model is, in the long term, financially sustainable

CASE #: Church LEADER	COUNTRY	DENOMINATION	Hypothesis 1	Hypothesis 2	Sustainable Project
CASE 3: KWEKA-	TANZANIA	EVANGELICAL LUTHERAN CHURCH OF TANZANIA (ELCT)	<p>CONFIRMED</p> <p>ELCT invested extensively in teaching on stewardship.</p>	<p>CONFIRMED</p> <p>Lay people trained with vocational skills</p>	<p>Personal farm demonstrates financial sustainability.</p> <p>Lay professions trained with church. Resources providing effective management of church projects</p>
CASE 4: KANUKU	KENYA	ANGLICAN	<p>CONFIRMED</p> <p>Invested in the spiritual formation of Malinda</p>	<p>NOT CONFIRMED</p> <p>No evidence from interview of the diocese investing in Malinda's business.</p>	<p>The project was dependent upon the generosity of one individual. Though incomplete, it is, in the long term, financially viable.</p>

CASE #:	Church LEADER	COUNTRY	DENOMINATION	Hypothesis 1	Hypothesis 2	Sustainable Project
CASE 5: OBETIA		UGANDA	ANGLICAN	CONFIRMED “Doing business God’s way” seminars and commissioning of business people.	CONFIRMED The Business Community network created. Training in business skills and access to capital provided.	Construction of Cathedral using local resources and growth in local giving.
CASE 6: SEHABA		TANZANIA	ANGLICAN	CONFIRMED The church has invested in teaching and training people in stewardship over several years.	CONFIRMED Church promotes business people through business park built around the values. Cathedral perimeter wall.	Business park generating long-term income for the dioceses. Giving by Christians exceeded budget.
CASE 7: KIBUA		KENYA	METHODIST	CONFIRMED Kibua has a personal sense of calling. Methodist Conference allows him to serve for 21 years.	NOT CONFIRMED Indirectly business model provides employment but also competes with lay people.	Methodist Church Guest House and Conference Centre is financial sustainable.

Table 2.3 Summary of available financial income data of Anglican dioceses in this study.

(Source – diocesan Secretaries) Units US\$¹¹

DIOCESE	DATE ESTABLISHED	# of ARCHDEACONS (YEAR)	CHURCH COLLECTIONS (YEAR) % OF BUDGET	OTHER LOCAL INCOME (YEAR) % OF BUDGET	BUDGET ¹² (YEAR)	¹³ DONOR INCOME (YEAR) % OF BUDGET	CONCLUSION
Morogoro (ACT)	1965	90 (2013)	15,676 (2000) 143,145 (2013) 11%	133,005 (2000) 674,099 (2013) 53/%	247,847 (2000) 1,252,926 (2013)	99,166 (2000) 40% 506,496 (2013) 40%	Sustainable income included government funds
Machakos (ACK)	1985	6 (2013)	Information not given	Information not given	359,731. (2012)	37,027 (2012) 10%	Sustainable
Makueni (ACK)	2013	5 (2013)	N/A	N/A	169,330	Nil	New Diocese Not Sustainable No external donors.

¹¹Conversion rate used was the prevailing average rate on 7th June 2014.

¹²I have used actual income, not budgeted income.

¹³Donor income for purposes of this research refers to charity funds given from sources outside the diocese, be they local or international.

DIOCESE	DATE ESTABLISHED	# of ARCHDEACONS (YEAR)	CHURCH COLLECTIONS (YEAR) % OF BUDGET	OTHER LOCAL INCOME (YEAR) % OF BUDGET	BUDGET ¹² (YEAR)	DONOR INCOME (YEAR) % OF BUDGET ¹³	CONCLUSION
Madi-West Nile (COU)	1969	11 (2013)	148,050 (2009) 33%	280,244 (2009) 64%	439,047 (2009)	84,253 (2009) 17.2%	Sustainable
			432,087 (2013) 70%	43,779 (2013) 7%	618,809 ¹⁴ (2013)	142,944 (2013) 13%	

2.6 Assessment of Financial Sustainability of select Anglican Case studies.

Table 2.3 above documents the latest available income of Anglican dioceses considered in this case study at the time of the interview. The table compares church collections, other local income and donor income to assess financial sustainability.

Each of the above dioceses had diversified income, which is an indicator of sustainability. Mawudor (2013:48) described sustainable church-related organisations as those that “try and raise sufficient funds from internal sources to cover [their] basic operating costs but approach external donors for [their] programme costs”. He added:

...diversification of funding sources increase the stability of church Related organisations income streams, the CRO [sic] have various social enterprises that serve as a strategy to diversify their funding base, decrease reliance on donors, and recover or subsidize program costs

Mawudor (2013:182).

¹⁴In 2013, the income for Madi-West Nile Diocese was \$618,809 against a projected budgeted income of \$408,854 —a 66% increase, with donor income contributing only 13%.

2.6.1 Morogoro Diocese in the Anglican Province of Tanzania.

The diocese of Morogoro was established in 1965, nine years before the call for moratorium by African church leaders in 1974. By the year 2013, the diocese was financially sustainable, with 60% of the budget raised through local income (from diversified funding sources that included the government of Tanzania). The commercial buildings selected as a sustainable project for this case study also contributed towards the diocese's local income.

2.6.2 Madi-West Nile Diocese of the Church of Uganda.

Madi-West Nile Diocese, which was established in 1969 (five years before the call for moratorium), was financially sustainable by 2013. With only 13% of diocesan budget coming from donor income, the diocese had the highest ratio of income from Church collection to budget, growing from 33% of budget in 2009 to 70% in 2013.

2.6.3 Makueni Diocese in the Anglican Province of Kenya.

Makueni Diocese of the Anglican Church of Kenya, established in 2013, was part of Machakos Diocese when this research began. At the time, Machakos Diocese, which was established in 1985 (eleven years after the call for moratorium), was financially sustainable, with only 10% of the diocesan budget dependent on donor income. At the time of its establishment, this new diocese was heavily dependent on one generous business person. (The sustainable project under review was fully funded by local resources from this one individual.) This project remains incomplete. Besides, its financial sustainability cannot be assessed. By Mawudor's (2013:31) definition, the project is unsustainable because of the dependency on a single source of income.

2.7 Discussion of themes emerging from the evaluation of data coding of case studies

The transcripts from all the interviews were analysed using HyperResearch© data coding software. The transcripts from Kweka (case 3) and Sehaba (case 6) were translated from Kiswahili to English. My analysis of the seven interviews generated 424 codes, which I grouped into 80 distinct themes. The dominant themes that emerged from the two questions in the open-ended interview are:

- The role of training in developing stewardship (24/80);
- Self-reliance (22/80);
- Comparison with the Catholic Church (16/80);
- The importance of management skills and systems (15/80).

2.7.1 Dominant themes that emerged

I. Training and development of stewardship

From the data analysed, one can conclude that a key factor in each of these sustainable dioceses or churches is training and teaching on stewardship. This was articulated by Gatu, Ankrah, Kweka, Obetia and Sehaba. Kanuku refers to this in his observation that Malinda was part of a Bible study group. He does not, however, state the content of those studies. In the corroborative interview with Canon Chinyongole, he stated:

So then 1994 I had a special program which I conducted teaching of stewardship in the entire rural deanery and each deanery for three days. I went around the whole diocese teaching on stewardship and my focus was to change the perspective of the pledging to tithing.

In the case of Kibua of the Methodist Guest House, market demand was the force behind the growth registered. There does not appear to have been any teaching or training on stewardship.

II. Comparison to the Catholic Church

A surprising observation from this research was the number of times the Catholic Church was used as a benchmark. This was perhaps because the Catholic churches in East Africa, being hierarchical and having strong ties to Rome, may be perceived to have

resources to support their clergy, whereas the East African Anglican clergy (being autonomous) have little access to resources beyond their local dioceses. Besides, Catholic mission-as-business institutions such as hospitals, schools and guest houses stand out for their low fees and above-average service delivery and demand.

III. Importance of management skills and systems

The interviews also reveal the importance of management skills and systems. This is illustrated in the case of Bishops Obetia, Kanuku and Sehaba, each of whom referred to effective management and transparency as a factor in local congregations giving generously to support the diocese. Kweka stated that the ELCT made it a priority to develop the vocational skills of church members.

2.8. Patterns and themes emerging from the evaluation of the randomly administered quantitative questionnaire

A quantitative analysis questionnaire (Appendix I) was randomly administered to a limited number of Anglican Church members. This was carried out following church services. The number of people polled per country is as follows:

Summary table of locations and findings

- 30 people in Kenya
- 43 people in Uganda
- 27 people in Tanzania

I have presented the results from two slides (table 2.4 and 2.5), below, which are relevant to the problem statement that this research sought to address.

- a) Awareness of funding sources of the diocese;
- b) Awareness of the ministries and mission of the diocese;
- c) Awareness of the involvement of lay people in leadership of diocesan programmes.

Table 2.4: Distribution of vocations of all people polled (DT)

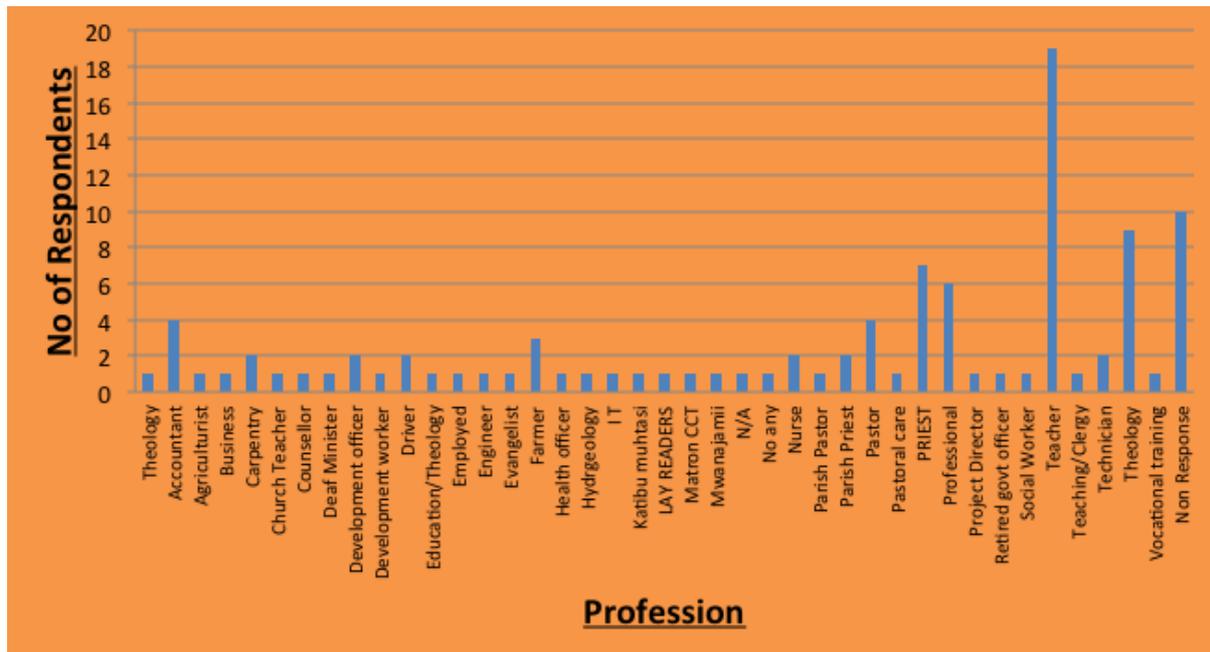
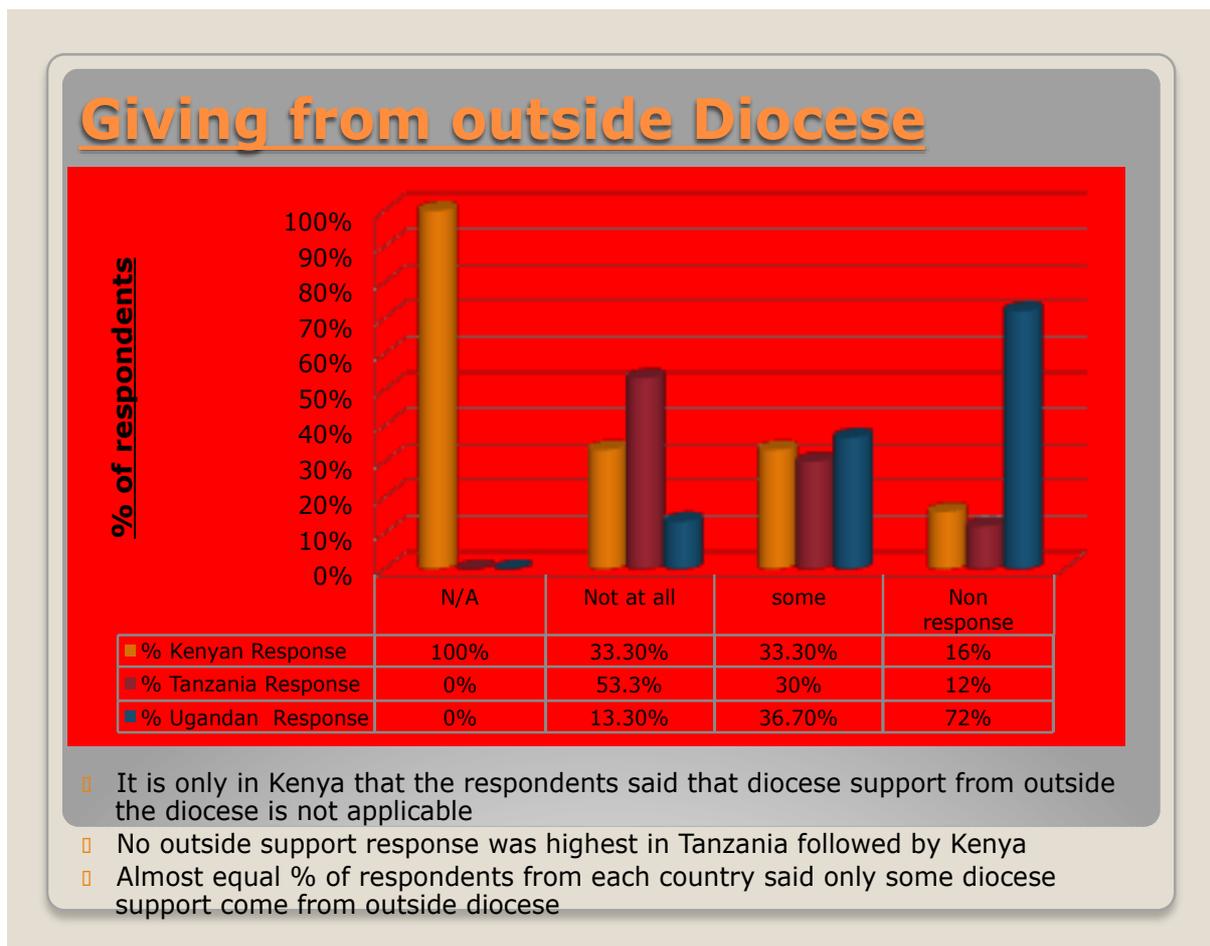


Table 2.5: Perception of sustainability or dependence on outside resources (DT)



The data derived from the limited quantitative analysis reveal that most of the people polled identified themselves as teachers. This is not surprising; education has traditionally been a key programme initiated by Western mission agencies, a practice that was inherited by Anglican dioceses. The cathedral or parish church will almost always have a church-run or church-sponsored school in the neighbourhood. The availability of teachers is therefore a valuable resource that dioceses can exploit for training to enhance stewardship.

Table 2.5 reflects Ankrah's argument that the Church of Uganda is not ready for a moratorium. Of the Ugandans polled, 36% perceived that their diocesan budget was supported by external donors. The larger majority (72%) did not respond; they saw this as a non-issue. The apathy may be explained by the possibility that these are already self-sustaining, or that they see no need to be self-sustaining. The Anglican Diocese of Madi-West Nile has been shown to be financially sustainable.

In the results from our questionnaire, the Anglican Church of Tanzania posted the least dependence on outside resources. The *Ujamaa* (self-reliance) political ideology of the country's founding father cannot be ruled out as contributing to this scenario. But this was not tested in this research.

2.8. Reflections on the impact of the moratorium on case studies

The case studies selected in this research pertain to projects from two categories of leaders: a) Those who were leaders at the time of the call for a moratorium on Western missions in 1974, and b) Those in leadership about 30-40 years (or one generation) later.

In essence, two of the leaders who were present at the time of the declaration of moratorium demonstrated financially sustainable projects, with a direct impact on the income of their dioceses through job creation. Ankrah (case 2) and Kweka (case 3) each adopted BAM by building the capacity of the laity. The former accomplished this through the training of lay people in vocational skills and by personally creating

employment through his farms. The latter did so by providing jobs and market for the supply of goods and services for parishioners through his hotel.

Gatu (case 1), who declared the moratorium, focused on building the capacity of the clergy — a mission-as-business strategy. The office project was fully funded and therefore diversified the income of PCEA, making the church financially sustainable. However the case of Gatu corroborated by Wanjau demonstrates the impact that lay professional people can have on the ministry and mission of the church. The projects designed by engineer Isaac Wanjohi have helped to fund mission outreach work for PCEA in Ukambani and Samburu communities in Kenya. Wanjau lauds the contribution of engineer Isaac Wanjohi who, in a sense, replaced the Scottish missionaries who had protested the moratorium and left not only with their money but also with their skills. On her part, the PCEA Church made good use of professionals to give leadership to her projects. Because the focus was on church projects and programmes, rather than on building the capacity of the lay people, however, this was not a BAM strategy.

Ankrah's story (case 2) raises the dilemma of competition between BAM and Mission as Business (MAB). The Ankrah Foundation (TAF) Hotel in Mukono town is a non-church BAM project that is in competition with a MAB church project — the Namirembe Guest House in Kampala, twenty Kilometres away. This places him in a position of vulnerability as the Church would have to patronize their establishments first before considering using TAF. In this case, BAM raises the issue of conflict of interest. Should BAM (focused on empowering the laity and business people) be in the same industry as a Church owned MAB project? Does this lead to conflict, or is there room for collaboration?

Each of the contemporary leaders one generation after the moratorium had sustainable dioceses; they affirmed hypotheses 1 and 2. Each had a BAM strategy with a clear plan on how to involve the lay people and empower business people. Obetia (case 5) empowers business people. Madi-West Nile Diocese has experienced increase in giving every year since the reconciliation meeting took place in the diocese. The construction of a cathedral using local resources has also validated hypothesis 2. In the case of Bishop Sehaba (case 6) the diocese (rather than being implementers of projects and programmes) has a strategy of keeping the number of clergy small but building the

capacity of the lay and business people. This simultaneously keeps their overheads low in terms of employed clergy, and increases the capacity of the laity to participate and contribute to mission. Having once been blacklisted by donors, they have now realised a sustainable model where local giving has exceeded budgeted income for three years in a row as at the time of the interview.

In Kibua's case (No. 7), the Methodist Church has allowed a gifted layperson to manage and grow a Church asset. Although this business belongs to the Church, I have considered it a BAM venture because of the clear element of empowering a business person — Kibua — who has been accorded managerial autonomy and has retained his position now for more than 20 years.

What is common for each of these case studies (with the exception of Kibua's scenario, i.e. case 7), and what affirms hypotheses 1 and 2, is the role that teaching on stewardship played in the realization of financial sustainability. Kibua ends up mentoring other guest-house administrators from different denominations, without fear of competition. This demonstrates a Kingdom rather than a denominational perspective. Similarly, for case 2, the Ankrah Foundation Hotel, rather than compete with Namirembe Guest House in Kampala, can collaborate to achieve a larger market share. Building a critical mass of BAM ventures in a given industry provides the opportunity to impact that industry with Kingdom values similar to the Protestant ethic, as espoused by Max Weber (2009)

The Anglican dioceses in East Africa can continuously build the capacity of business people and involve professionals in their congregations; they can invite them to create jobs and contribute to church ministry and Christian mission. Existing forums such as Development departments, Mothers Unions, Men's and Youth associations are opportunities to develop programmes that teach people and develop them in stewardship.

2.9. Conclusion

In this research it has been assumed that Anglican dioceses are committed to Christian mission as the foundation of their spirituality. I have defined Christian mission as: *“God’s agenda to glorify His name, bless the nations and advance His Kingdom through the redemption and judgement of all creation by orchestrating supernatural, natural, human and non-human means”*.

Each of the projects singled out for purposes of this research reflected an aspect of the Anglican Communion's The Five Marks of Mission. The third of the Five Marks of Mission (to respond to human need by loving service) is reflected in Case Study 2 on Ankrah, Case 5 on Obetia, and Case 6 on Bishop Sehaba. The fifth Mark of Mission (to strive to safeguard the integrity of creation and financially sustain and renew the life of the earth) is reflected in Case 4, in which Bishop Kanuku seeks to train clergy to respond to the survival skills of a water-stressed region.

Traditionally, Anglican dioceses have approached the Five Marks of Mission by separating ministry from mission. (Here, ministry refers to the function of maintaining the current programmes of the Church, which are centred around the clergy and are usually conducted in a building. On its part, mission refers to expanding the work of the Church, with a separate development department conducting this function.) The sustainability of ministry depends largely on tithes and offerings. Where income is insufficient or not diversified, as demonstrated by Mawudor (2013:31), this can undermine the effectiveness of the ministry of the diocese owing to the lack of clergy, as indicated by Kagama (2008:300). The need for diversification of income becomes even more acute in the newer dioceses and those in marginalised communities.

BAM has been defined as *“A venture or person that seeks to advance God’s mission by meeting the needs of individuals and communities through the provision of goods, services or knowledge in a financially sustainable manner, with measurable positive social, spiritual and environmental impact”*. In the case (5) of Bishop Obetia, business persons are mobilised, which reflects the fact that BAM allows the diocese to develop lay people and hence

advances Christian mission. This has an impact on tithes and offerings and, ultimately, facilitates the financial sustainability of a diocese.

Bishop Sehaba (Case 6) encouraged his congregations in Morogoro Diocese to build commercial stalls for business. These are micro-businesses with limited capacity. While most business development in Africa has been aimed at the micro level (which helps individuals and families earn a livelihood), BAM seeks to address the 'missing middle' — the small-and-medium enterprise (SME) sector. The influence of a dominant China will play into the development of this sector, either posing a threat (as Chinese companies take up local jobs) or as an opportunity (if Chinese markets are to open up to Africa).

Bishop Obetia (Case 6) has supported the development of business people in Madi-West Nile dioceses. What will successes in business look like? What determines values and priorities? What are the measureable outcomes that these business people will pursue? Are they doomed to end like the discredited capitalism, this will be discussed in chapter three of this study.

Ankrah in Mukono, Uganda (Case 2), raises some critical dynamics. Free-market capitalism promotes competition. In his case, we saw the competition between The Ankrah Foundation Hotel and the Church-owned Namirembe Guest House. How will competition influence relationships amongst Christians at the parish level and between denominations in the same business sector? Is there space within the church to address such potential conflict, particularly that which involves the management of capital?

Kweka (Case 3) is an example of a large-scale farmer who has contributed to the creation of jobs and livelihoods in his community. Can the church use the numerical growth in members to lobby for legislation such as land tenure laws? At the micro-economic level, collateral is based on social relationships of accountability. This places a ceiling on the growth of SMEs, as lack of documentation of tangible and non-tangible assets means there is no collateral to source the funding needed to scale up their operations to create the much-needed employment and generate revenue.

The next chapter develops the theme of training and development of stewardship, which this research has identified as a key contributor to financial sustainability. Here, we will pose the following key question: What Biblical reflections can address the problem statement on how Anglican dioceses in East Africa can be sustainable and less dependent on declining Western resources?

CHAPTER THREE

BUSINESS AS BUSINESS: PROFIT MAXIMISATION

3.1 Introduction

The literature review in this research begins with what will be considered the second movement of the Praxis Cycle, introduced in chapter one namely *contextual analysis*. The first movement discussed in the last chapter was *practical projects*. This comprised case studies of leaders at the time of the declaration of moratorium relative to the scenario a generation later. The sustainable projects discussed demonstrate the diversity of contexts in which BAM can be undertaken.

Rather than considering the individual business people, this chapter focuses on the business environment. The discussion begins with an analysis of the global features, before discussing the local situation. Although the case studies in this research are limited to countries in East Africa, the global economy has a direct impact on each local context. (BAM functions within a global macroeconomic context.)

One of the outcomes of Western missionary enterprise was the establishment of schools and hospitals, which gave rise to a merchant class that pursued the culture and comforts embraced by the emerging merchant class from their mentors (Andrew F. Walls, 1996:104). Later, one observes that Anglican dioceses have engaged actively in education and health programmes. An important question, then, becomes: What will it take to engage with this merchant class if BAM is to be an effective strategy for advancing mission and ministry?

This chapter examines the context that will inform the theological reflections that underpin the missiology of BAM in East Africa. Robert J. Schreiter (1997:15) discusses what he sees as "Global Theological Flows". He notes that "flow," as used in sociology, anthropology and communications science, "denotes a cultural and ritual movement, a circulation of information that is patently visible yet hard to define". Such flows are theological discourses that, while not uniform or systematic, represent a series of linked, mutually intelligible discourses that address the contradictions or failures of global systems (Schreiter, *ibid.*). Schreiter singles out four such global theological flows as (1) liberation (2) feminism (3) ecology and (4) human rights.

Schreiter (:115) notes that theologians, in discussing global theological flows such as liberation theology, shy away from discussing the economic questions directly, citing their lack of competency. This shall be discussed in the next chapter, liberation theologies themselves have undergone significant change since the collapse of socialism, opening up the space for an interdisciplinary approach to discussing theology. This chapter uncovers critical economic, political, socio-cultural and environmental factors that will impact on the practice of BAM in East Africa. This is discussed from the commonly understood perspective of business namely 'business as business' (BAB), whose primary goal is *profit maximization*.

3.2 Economic factors that affect BAB in East Africa

This section addresses the economic factors that are most likely to have an impact on the kinds of businesses that African Christians can build. The *OALD* defines economics as "the branch of knowledge concerned with the production, consumption, and transfer of wealth". I agree with David Colander et al. (2009:2), when they conclude that the financial crisis that came to a head in 2008 in the USA, and spread to Europe, has "...made clear a systematic failure of the economics profession". It follows that Africans engaged in business need to be aware of trends in the so-called developed economies. The Western economic crisis has not had a major impact on sub-Saharan Africa, probably because the economies in this part of the world are relatively small. According to the United Nations Office of the Special Advisor on Africa (OSAA) and the NEPAD OECD Africa Investment Initiative. Africa Fact Sheet (2005-2009), Africa contributed only 2.3% in 2008 to the global Gross Domestic Product (GDP). African economies are still struggling to provide the very basic needs such as food, which the Apostle Paul describes as the minimum requirement of life. "But if we have food and clothing, we will be content with that" (I Tim 6: 8).

The challenge of food security alone provides a huge opportunity for African countries to grow their economies. The Food and Agricultural Organization of the United Nations (FAO) stated in its September 2010 report that there were 925 million under-nourished people in the world. Although this figure is declining, the highest percentage of people per country still remains in Africa. At the same time, FAO purports that there is enough

food to feed twice the world's population. The FAO general secretary, Graziano da Silva, speaking at a 2013 FAO panel, asserted: "Nowadays people don't eat not because there isn't any food available. We produce enough food for all. We throw out a third of the food we produce. We have hunger because people cannot buy the food or produce it themselves".

According to the World Health Organization (2009), by 2015 there will be 2.3 billion overweight people in the world. 700 million of these will be obese. This will constitute an increase from the 2005 figures of 1.6 billion adults who are overweight and 400 million obese. While some people die of so-called lifestyle diseases, others are dying of malnourishment, despite the world's ability to feed itself. This is symptomatic of a global economy that has failed to meet even the most basic needs of society. This inequity is reflected in almost all sectors, and poses a challenge to local BAM initiatives as they seek to compete in an increasingly global economy. Sarah Ooko in the *Business Daily* on 5th January, 2014, noted that Kenya faces a double burden in that 35% of her children below 5 years are suffering from malnutrition, with non-communicable lifestyle diseases (such as diabetes and hypertension) accounting for more than half of hospital admission in 2013, at a cost of Kenya shillings 47.4 billion. Today, however, the models of the emerging economies in East Africa are already mimicking those of more established Western norms. Will BAM enterprises be any different?

3.2.1 Western capitalism in crisis and the rise of state capitalism in the East

Capitalism, according to the *OALD*, is "an economic system in which a country's businesses and industry are controlled and run for profit by private owners rather than by the government". Capitalism conjures up varied responses, mostly negative, from those who have suffered its excesses. As such, Wayne Grudem and Barry Asmus (2013:131) prefer to use the term a "free-market system" in place of "capitalism". I have adopted their definition of a free-market system, which goes thus:

A free market system is one in which economic production and consumption are determined by the free choices of individuals rather than by governments, and this process is grounded in private ownership of the means of production.

They conclude that state capitalism, or oligarchic capitalism, is not free since it is based on economic and political systems that are controlled either by a state or by a powerful clique.

Michael Novak (1991:13) has introduced the term “democratic capitalism”, and asserts that for capitalism to function, three factors must be in place: “...a predominantly market economy; a polity respectful of the rights of the individual to life, liberty and the pursuit of happiness; and a system of cultural institutions moved by the ideals of liberty and justice for all”.

Although Novak argues that no system delivers equality, democratic capitalism does provide equal opportunity to all. In this section, we will look at how the failure of public corporations has called the viability of capitalism into question, and the rise of state-owned corporations that are competing directly with private companies.

I have decided to use the terms “Western capitalism” and “state capitalism” to describe what is observed today in the West and China respectively. Grudem and Asmus (2013) and Novak (1991) argue that the capitalism that one sees today is neither “free-market” nor “democratic”.

Peter Heslem (2010) and Stuart L. Hart (2007) recognise that Western capitalism is indeed at a crossroads. Hart (2007) describes capitalism as a dynamic process. He advocates the return to the roots of the protestant ethic of thrift, hard work and integrity from whose moral moorings present-day Western capitalism has drifted and society is now consumed by greed and a culture of instant gratification. On the other hand, Heslem (2010:13-17) notes that “entrepreneurship is rising” and there is need to transform [Western] capitalism. This “transformation of [Western] capitalism” is particularly critical for East Africa. Accordingly, this is an opportunity for Christian business people, under BAM, to make a contribution to the critique of and proposal for the kind of economic model which is best suited for East Africa

3.2.1.1 The decline of the public corporation in the West

The end of communism was symbolised by the fall of the Berlin Wall in 1989. Less than a decade later, capitalism in the West is in question. This follows the growing number

of public corporations that have been discredited by scandals and unethical business practices that have led to a number of highly publicised corporate failures in North America and Europe. The first of these failed corporations was Enron, resulting in the so-called 'Enron scandal', which was made public in October 2001 and led to the bankruptcy of the American energy company, Enron Corporation, based in Houston, Texas.

This scandal was followed by an even bigger scandal — that involving the financial services firm, Lehman Brothers, holding more than \$600 billion in assets, which filed for Chapter-11 bankruptcy protection on September 15, 2008, leading to what was, at the time, the largest bankruptcy filing, ever, in US history.

The sub-prime mortgage crisis that ensued caused widespread damage to America's economy. This resulted in the August 2011 downgrading of America's credit rating from AAA to AA+. Standard and Poor, a leading credit rating agency, inflicted this unprecedented blow. The impact of this negative blow was experienced as far away as Ireland, Greece and Italy. Even the United Kingdom was not spared, with Northern Rock Plc. becoming the first bank in 150 years to suffer a bank run, and was eventually sold to Virgin Money, as reported by BBC news on 17th November 2011.

This financial downturn in the West has had a direct impact on the East African economies, which rely heavily on these global markets for the export of their raw materials and income from tourism. Importantly, the crisis provides an opportunity for business people in East Africa to review both their business models and the priority to develop the local markets.

The crisis has also amplified the continued questioning of the role of large corporates in national economies. Joel Bakan (2005) authored the Book *The Corporation: The Pathological Pursuit of Profit and Power*. This was later turned into a controversial film, *The Corporation*, directed by Mark Achbar and Jennifer Abbott. The book analyses the behaviour of corporations. If the corporation were a person, the author concludes, it would be pathologically dysfunctional. He documents such unethical practices as "dead peasants" life insurance, where companies wager on employees' lives, expecting to make money when they die. Upon death, the company secretly reaps the windfall.

Profit maximisation is pursued relentlessly irrespective of its impact on people or the planet. Employees are referred to as “human capital” and are reflected in the company’s balance sheet as an asset. Anglican Archbishop Justine Welby (1992), at his enthronement in Canterbury Cathedral on 21st March 2013, asked: “Can “Companies Sin?”. If they do, he wondered, who in that company should be held accountable? Companies, he noted, “have a moral responsibility for the impact of their actions on people and the planet”. This is in contrast to proponents of free-market capitalism, who see companies as impersonal groups with no moral responsibility.

Corporate greed has led to a backlash against this type of behaviour. The public outcry and aversion to this type of avarice culminated in the “Occupy Wall Street” (OWS) campaign, a protest movement that began on September 17, 2011, in Zuccotti Park (located on Wall Street in New York City’s financial district). This was a protest against the greed and corruption and the perceived undue influence of corporations on governments.

According to <http://occupywallst.org/>, the OWS campaign focused on income inequality and wealth distribution in the US “between the wealthiest 1% and the rest of the population”. By October 9, such protests were taking place in more than 95 cities in 82 countries and over 100 cities in the USA under the title “Occupy together”. The issues raised included a protest against corporate personhood, student debt, wrongful foreclosures, too-big-to-fail banks and budget cuts.

Actions taken by protestors included mobilising for the closure of accounts with big banks and the transfer of more than \$50 million to credit unions. Others were the physical resistance against foreclosures under the names “Occupy our Homes” and “Occupy Foreclosures”. The Bank of America, Chase Bank, Suntrust Bank and the Wells Fargo Bank were forced to drop the \$5 monthly charge on the use of debit cards.

A year later, the movement fizzled out and Andrew R. Sorkin wrote in *The New York Times* (17th September, 2012) that the lobby was “a leaderless movement” that failed to translate into political action. In the same paper, Spitzer, a former New York governor and former attorney general and a long-time supporter of the Occupy Wall Street,

acknowledged that the movement redefined the public debate and succeeded in “rebalancing our political discourse”.

According to the BBC, another expression regarding the same movement, namely “Occupy London”, which took over St. Paul's Cathedral in the UK, was brought to an end on February 28th, 2012, after “the High Court ruled the City of London Corporation's move to evict them was ‘lawful and justified”.

Considering the foregoing, BAM forms part of a critical discussion: it does not demonise business but seeks to promote a holistic view of business that aligns with the quadruple bottom line. The outlined corporate failures have led to the rethinking of a profit-only goal to include people and the planet. Clearly, as business people in East Africa seek to grow their ventures, there is need to inculcate a sense of purpose in their values, and to learn from these major failures of capitalism in the West. *The Economist* of May 19th 2012, in an article entitled "Rival Versions of Capitalism: the Endangered Public Company" stated:

The number of public companies has fallen dramatically over the past Decade—by 38% in America since 1997 and 48% in Britain. The number of initial public offerings (IPOs) in America has declined from an average of 311 a year in 1980-2000 to 99 a year in 2001-11. Small companies, those with annual sales of less than \$50m before their IPOs—have been hardest hit. In 1980-2000, an average of 165 small companies undertook IPOs in America each year. In 2001-09, that number fell to 30.

The failure of public companies should not overshadow other types of companies, such as family-owned business and small and medium enterprises, which form the bulk of companies in the USA. Often, these are referred to as ‘Main Street’, in contrast to the financial district of ‘Wall Street’. According to the USA Department of State, 52% of companies have less than 20 employees. These form the backbone of the America's economy and offer African countries an opportunity to benefit from their structures and contribution to a national economy.

The economic decline in the West has led to a new scramble for Africa, where “catch up growth” is taking place as global corporations that once looked to the East are now looking to Africa. According to Hating et al.(2012:1), writing for Mckinsey, a leading global consultancy firm, “Africa’s consumer-facing industries are expected to grow by more than \$400 billion by 2020”.

The rise of state-capitalism

As public corporations decline in the West, Africa, on the other hand, is witnessing the growth of another type of capitalism (with the influx of China). Through “state capitalism”, Chinese State-Operated Enterprises (SOEs) have inundated Africa, making it difficult for local private companies to compete in the marketplace. The Chinese government has even confirmed its presence in Africa by funding the construction of the African Union (AU) Conference Centre, which was opened on 28th January 2012 in Addis Ababa, Ethiopia. Chinese state capitalism is now a reality with which business in Africa must contend. This capitalism brings a considerable capital investment and implementation capacity provided by Chinese labour and machinery into the economy. But SOEs are not limited to China. The same article (see the May 19 edition of *The Economist*) observes that another country that promotes state capitalism is one of the United Arab Emirates states, namely, Dubai. This country operates a most successful sea port and one of the fastest growing airlines (Emirates) and 13 of its biggest oil companies.

Africans seeking to develop and survive in business need to factor into their strategy knowledge from both the decline of Free Market Corporations in the West, and the rise of state capitalism from the East. Chinese SOEs are now the primary job creators on the continent; their massive capital creates a need for numerous local service providers, which employ local labour where this is properly legislated. In some countries, these SOEs bring in their own labour from China which, of course, leads to great disgruntlement among local nationals.

It is important to note that Western global corporations have already dominated the economies of African countries. John McFarlane, the Executive Chairman of Barclays Bank PLC, reported that the company's gross turnover for the year 2012 was £29,043 million, which was larger than the GDPs of Kenya, Uganda and Tanzania combined. Such global companies have the upper hand in any attempt by local companies to gain a market share, which limits the number of economic sectors and the sizes of the companies that African companies can create or compete through. For instance, Chinese State companies, such as the giant *China-Wu-yi*, can under-quote any local engineering company for infrastructure projects that East African national governments

may be undertaking. These SOEs are now beginning to influence the politics of African countries as they compete with Western corporations to access the vast resources of East Africa (such as gold in the Lake Victoria region in Tanzania, oil in Lake Turkana in Kenya and Lake Albert in Uganda, and coal in the Mui basin in Kitui, Kenya).

An attempt at developing SOEs in East Africa has largely failed due to corruption and poor governance. In Kenya, names such as Kisumu Cotton Mills (KICOMI), Rift Valley Textiles (RIVATEX), and Kenya National Assurance remind us of failed local experiments. The result has been massive retrenchment of staff. Economically viability by local corporations such as Kenya Airways, can be attributed to partnership with an international airline, in this case KLM. This came at a price as the local airline surrendered its independence and increased its vulnerability to global market shocks and exchange rate fluctuations.

Can SOEs be successful in East Africa? Would they present a challenge or opportunity for private enterprises? Christians seeking to advance BAM in East Africa need to be aware of potential competition from the state.

3.2.1.2 The quest for alternatives to free market capitalism and state capitalism

In his book, *The Post Corporate World: Life After Capitalism*, David Korten (1999:3) has not only documented the tyranny of the corporation driven by impersonal and unaccountable chief executive officers (CEOs), but he has also proposed alternatives to the failed capitalist and socialistic models. He envisions a post-corporate-post-capitalist civilization and proposes one where the principles of democratic governance and market economics can be used “to create societies that function in service to life and treat money as a facilitator, not the purpose, of our economic lives”.

Both free market capitalism and state capitalism have failed to deliver sustainable development to the majority. They each pursue profit maximisation at all costs. (Korten 1999:6) asserts:

Our relentless pursuit of economic growth is accelerating the breakdown of the planet's life support systems, intensifying resource competition, widening the gap between the rich and poor, and undermining the values and relationships of family and community.

Capitalism, as currently practised in the West, has created a growing gap not only between the rich and the poor nations, but also within extremely capitalistic states such as the USA. This has led to reactions such as “Occupy Wall Street”. Korten (1999) has described this as a cancer that destroys the very organism that it needs to sustain its life. He speaks of “5 per cent of US households owning 77 percent of US shareholder wealth.” (ibid.,62) and goes on to remark:

This leads to a rather shocking conclusion. The triumph of global capitalism means that more than half of the world’s one hundred largest economies are centrally planned for the primary benefit of the wealthiest 1 per cent of the world’s people! It is a triumph of privatized central planning over markets and democracy. Even more, it is the triumph of the extremely wealthy over the remainder of humanity.

This income disparity has created a world where the youth are despondent. The Arab uprising of 2009 was triggered not by the wealthy Osama bin Laden and his dramatic suicidal brigades, but by the self-immolation of a jobless university graduate Mohammed Bouazizi in Tunisia. The youth uprising, driven by the social media, has reverberated all the way from Tunisia, Egypt and Syria to the United Kingdom. In August 2011, the UK experienced three days of looting and arson.

The search for alternatives to Western capitalism and Eastern state capitalism has gathered momentum. Alternative models are already being discussed at various forums, for example the Acton Institute (see <http://www.Acton.org> for details) and the Positive Futures Network (<http://www.yesmagazine.org>). The Hauge Institute has documented other economic models, for instance the Norway model (<http://www.haugeinstitute.org>). Niels Hauge was a Christian business person who helped to start more than 30 companies in his nation. Hauge was not ordained and was imprisoned for preaching without a licence. A business person, Hauge integrated his faith with his business in a culture where secularism perceived the two to be incompatible. Today, according to the Global Inequality Index (GINI), Norway is one of the most equitable countries on earth.

In line with such a departure from tradition, an East African BAM network could contribute to the search for an appropriate ideology that fits Africa. In this regard, George Kinoti and Peter Kimuyu (1997:10) stress the unique contribution that Christians can make. They state:

The Kenyan economist Philip Ndegwa was probably right in identifying the lack of motivation or appropriate ideology as a major reason for the failure of independent Africa to develop. He suggested that Pan-Africanism rather than capitalism or socialism is the right ideology. Pan-Africanism did play an important role in Africa's struggle for freedom from colonial rule.

Kinoti and Kimuyu (1997) postulate that Pan-Africanism will be difficult to resurrect, although this may be what is needed to liberate African countries and ethnic communities from self-centredness.

3.2.1.3 Measuring economic growth

There is need to distinguish between money and possessions on the one hand and true wealth on the other. The current measure of economic development against which countries are gauged is the Gross Domestic Product (GDP).¹⁵This measure is faulty; it has been criticised for its narrowness. GDP does not measure wealth. Rather, it measures the increase in material wealth. Michael Schluter and John Ashcroft (2005:105) state that how one defines "development" has much to say about the "priorities that shape our society". They cite President Robert Kennedy (1968:105) speaking at the University of Kansas, more so his position on the inadequacy: "...it does not allow for the health of our children, the quality of their education, or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages...it measures everything, in short, except that which makes life worthwhile".

Undeniably, governments have set their goals, formulated their policies and measured their success in terms of the GDP. Today, the assumption that the desired economic health of every nation should be an ever-increasing GDP is ingrained in every nation's psyche. I agree with Korten (1999:69) who challenges this supposition by stating: "Plausible as it sounds, the argument is based on two false premises: first, that making money is the same as creating wealth, and second, that an increase in the gross domestic product (GDP) represents an increase in the wealth and well-being of society".

¹⁵GDP per capita is gross domestic product divided by mid-year population. GDP is the sum of gross value added by all resident producers in the economy plus any product taxes, minus any subsidies not included in the value of the products. It is calculated without making deductions for depreciation of fabricated assets or for depletion and degradation of natural resources. Data are in current U.S. dollars. <http://data.worldbank.org/indicator/NY.GDP.PCAP.CD><http://data.worldbank.org/indicator/NY.GDP.PCAP.CD> (Viewed 13th June 2013.)

A reflective engagement that seeks to redefine economic values is a critical role for BAM in Africa. Just as Africa has leapfrogged technology to embrace the latest, more efficient technologies, it has an opportunity to bypass consumer debt-driven economic systems and seek more equitable business and financial models. Accordingly, there is need to review Christian involvement in the world of business and economics. At one time, it was normal for Christians to be part of inequitable systems, for instance slavery or apartheid. This, however, has been reappraised. Similarly, Christians in Africa need to review their participation in the current dysfunctional economic models (both from the West and the East).

Although GDP is a useful way of comparing the abilities of countries to create wealth — for example in 2011 the GDPs of Kenya (\$808), Tanzania (\$532), and Uganda (\$487) differed significantly from Singapore's (\$46,241) — frequently these figures tell you nothing regarding the value of a country's assets, for instance natural resources, or the country's people, or its level of social cohesion. The African country with the highest GDP is South Africa (\$8,070). Nevertheless, South Africa has the largest economic disparity, according to the Global Inequality Index (GINI). In spite of the apparently healthy GDP, the GINI index is a social time bomb and a pointer to political unrest.

If one desires different results, one must change the story. In truth, whoever defines development sets the agenda. Unless ultimate goal is defined, there is great danger of maintaining the status quo of profit maximisation at all costs. I agree with Aquiline Tarimo (2005:2), in his assertion that any lasting solution to the African economic crisis must involve Africans themselves. He advocates both "contributive and distributive justice", and warns against expectations that donors from rich countries will reconstruct Africa. Of course, the re-imagining of an African based economic model (one that just might liberate the continent) would not be an easy task. But neither was the emancipation of slavery, an act that took William Wilberforce some 33 years to realise! Africa can leverage her competitive advantage in that she has the largest remaining untapped natural resources. Unlike the Arabs, who chose to work together under OPEC, Africans continue to work independently and are therefore open to exploitation. The prices of her commodities are still determined by outsiders. Hating et al. (2012:2) remind us that Africa is becoming the fastest growing market, with

discretionary income rising from 85 million households in 2012 to more than 130 million by 2020.

The current economic model, which is predicated on GDP, is driven by greed and the assumption that accumulation is a measure of success. Jesus warns against greed when he tells his disciples, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions” (Luke 12: 13-15). Jesus also demonstrates the futility of accumulation when he tells the parable of the rich farmer, who was fixated on building bigger storehouses to accommodate his bumper harvest. He calls this farmer a fool because, that night, his life would be taken away. Jesus asks, “Then who will get what you have prepared for yourself” (Luke 12: 16-21).

This question pertaining to how wealth is measured has received the attention of former President of France, Nicolas Sarkozy. In February 2008, he commissioned a distinguished French economist, Jean Paul Fitoussi, together with Joseph Stiglitz (a Nobel Prize winner) and Amartya Sen, to conduct a study on whether GDP is a reliable indicator of economic and social progress. The goal was to develop better measures. This resulted in “The Commission on the Measurement of Economic Performance and Social Progress,” which published a report in 2009 and, later, the book *Mismeasuring Our Lives: Why GDP Doesn't Add Up*. Fitoussi and Sen (2011) not only researched the current limitations of GDP, but have also proposed, in its place, a number of measurements. To avoid building their models on the same values of greed and accumulation as does GDP, I would urge BAM practitioners in Africa to consider the indices in setting their goals and evaluating business success.¹⁶

This research cannot examine each alternative measurement proposed. Rather, it seeks to show their relevance to BAM. The scope of each of these models demonstrates the complexity of seeking to develop appropriate systems and models for business in Africa. BAM may have to borrow from some and discard others, based on the demands of the context or the business venture. In Appendix E, I list several development approaches.

I have selected the Human Development Index (HDI), adopted by the UN; the Genuine Progress Indicator (GPI); and the Global Inequality Indicator (GINI) as useful objective

¹⁶ The Human Development Index is now widely accepted and used by the UN in their annual Human Development Report

tools to help BAM practitioners contribute towards national development. (I have ignored the Gross National Happiness, coined in 1972 by the King of Bhutan, Jigme Singye Wangchuck.) None of these multi-index indicators, on their own, reflect the simplicity of biblical holism as outlined in Luke 2:52, where one sees Jesus growing physically, mentally, socially and spiritually. I acknowledge that each one, on its own, falls short of the completeness of the vision of a New Heaven and a New Earth, as depicted in Isaiah 65. Isaiah's vision will be the fulfilment of the prayer Jesus taught his disciples in "Thy Kingdom come thy will be done on earth as it is in heaven" (Matthew 6: 10).

Below, I summarise the three multi-dimension indices: 1). The Human Development Index, HDI; 2). The Genuine Progress Indicator, GPI; and 3) The Global Inequality Index (GINI) coefficients.

1: The Human Development Index (HDI)

Adopted by the UNDP, this consists of three dimensions and four indicator

Table 3.1 Summary of Human Development Index (DT)

DIMENSIONS	A: HEALTH	B: EDUCATION	C: LIVING STANDARDS
INDICATORS	1. Life Expectancy	1. Mean years of schooling 2. Expected years of schooling	1. Gross National Income per capita

2: The Genuine Progress Indicator (GPI)¹⁷

This indicator seeks to be an alternative to GDP to help states gauge how their citizens are faring, both economically and socially. Regarding the GPI, Barrett, J., Hoerner, A.J., Robinson, N., Talberth, J. in their website *Redefining Progress: The nature of economics*, state that their goal is “Shifting public policy to achieve a sustainable economy, a healthy environment and a just society”. They focus on “what really matters to people — health care, safety, a clean environment, and other indicators of well-being”.

Indicators that are tracked by the GPI include

- Income distribution;
- Housework, volunteering, and higher education;
- Crime;
- Resource depletion;
- Pollution;
- Long-term environmental damage;
- Changes in leisure time;
- Defensive expenditures;
- Lifespan of Consumer Durables & Public Infrastructure;
- Dependence on Foreign Assets.

3: The Global Inequality Index (GINI Coefficient)

This is a measure of the inequality of income or of wealth distribution, in contrast to growth in the production of wealth. The inequality may only be registered in some sections of the economy. For example, according to the World Bank (2015) Report for 2011-2014, measured by the GDP South Africa is a wealthy nation. But the GINI index

¹⁷Redefining Progress created the Genuine Progress Indicator (GPI) in 1995 as an alternative to the gross domestic product (GDP). The GPI enables policymakers at the national, state, regional, or local level to measure how well their citizens are doing both economically and socially.
http://rprogress.org/sustainability_indicators/genuine_progress_indicator.htm (Viewed October 19th2014.)

refers to it as the most unequal country on the continent. On its part, Norway (based on the same index) is more equal than the USA.

Cognisant of these indicators, BAM has the opportunity to mobilise Christians in business to join other groups in lobbying governments to redefine their measure of wealth, which would impact on policy formulation and priority. Governments in Africa are still the biggest spenders. Rather than be driven by the greed-and-accumulation (i.e. the profit-maximisation-only) model that Jesus warned of in Luke 12, governments can allocate resources, for example to early childhood learning and postnatal care for mothers if the HDI were adopted. Contrary to the GDP (which is short term and compares performance of an economy from one quarter to the next), the GPI can form a framework for goal setting and resource allocation in terms of long-term sustainability of communities.

Harvard professors Michael Porter and Mark R Kramer (2011), in recognition of the need to address the money-only model, have also advocated for the reinvention of capitalism by advocating for corporates to embrace corporate social values (CSV). This goes beyond corporate social responsibility (CSR), which is often perceived as a marketing ploy or, more commonly, as appeasement for those communities that corporates seek to exploit. CSV seeks to address both social and economic needs in a community, while keeping corporates competitive in the market. Porter and Kramer (ibid.) go on to say that there should not be a distinction between non-profit and for-profit, as both must seek the best for the communities they work in.

3.2.1.4 Africa arises: the emerging continent.

The theme of Africa's rising is both the topic of a BBC radio programme and a recurrent theme of leading commentators on Africa. *The Economist* magazine of December 3, 2011 had the heading "Africa rising." This was a major change from an earlier heading in the same magazine: "The hopeless continent" (May 13, 2000).

Using only GDP as a measure, Africa's economies seem minuscule relative to the scale of the global economy. Indeed, some of the world's leading corporations have a much larger budget than many African countries. Ha-Joon Chang (2007:87) notes that India, the largest stock market in the developing world, has a stock market less than a third of

the US stock market, while Nigeria's stock market is less than one five-thousandth the size of the US stock market.

In terms of GNI¹⁸ per capita (GNP), African economies are small. The bottom nineteen countries are African. These range from the last, which is Malawi (at \$270 and a population of 16.3m), to Sierra Leone (\$680, population 6.092M). By comparison, Norway has a population of 5.084M (compares to Nairobi) and a GNI per capita of \$102,610.

With the global economy under scrutiny, Africa provides an opportunity to develop business models that avoid the pitfalls of the West. The global community is now looking to emerging markets to provide growth for them. Emerging markets have traditionally been limited to the BRICS (Brazil, Russia, India, China and South Africa). As mentioned earlier in this research, East Africa is now the fastest growing region of the world. In the light of the global crisis and the global wave of unemployment, Job creation is a major need globally. C K Prahalad (2005) has shown that there are profits to be made by addressing the needs of the bottom billion. He has challenged corporates not only to make poor-friendly goods but also to involve the poor in the value chain by creating employment. Networks such as "Business with a Purpose"¹⁹ have demonstrated that it is possible to build profitable businesses that target social needs such as taking care of the vulnerable, where a business is set up with the intentional goal of funding a social need (like the maternity wing of a hospital).

¹⁸ The Gross National Product (GNP) is the total dollar value of all final goods and services produced for consumption in society during a particular period of time. Its rise or fall measures economic activity based on the labour and production output within a country. The figures used to assemble data include the manufacture of tangible goods, such as cars, furniture, and bread, and the provision of services used in daily living, for instance education, health care, and auto repair. Intermediate services used in the production of the final product are not separated since they are reflected in the final price of the goods or services. The GNP does include allowances for depreciation and indirect business taxes, such as those on sales and property.
(<http://www.cftech.com/BrainBank/CORPORATEADMINISTRATION/GrossNatlProd.html>. (viewed 04 November 2013.)

¹⁹ Business with Purpose is a regular breakfast forum that is held on the first Friday of every month at Fort Lauderdale in Florida in the USA. Christian leaders speak on a variety of business and marketing topics. <http://www.businesswithpurpose.com/> (viewed 04 November 2013.)

Currently on the rise is a phenomenon termed “philanthrocapitalism,” which Matthew Bishop and Michael Green (2008) describe as successful business people who seek to use their business skills and philanthropy to address some of the world’s most pressing problems. A flag bearer of philanthrocapitalism is Bill Gates, founder of Microsoft. Gates has utilised both his business talents and his vast wealth to champion the eradication of malaria and Ebola. He has also enlisted other wealthy business persons, for instance Warren Buffet, into his worthy cause.

BAM is an opportunity to mobilise and network Christians in the marketplace for job creation and sustainable development. BAM invites business people to play a leading role in shaping the future of global economics. According to Martin Mutuku, the Partners Worldwide™ Regional Facilitator for East and West Africa, “business as ministry for a world without poverty” had helped to create 90,603 jobs among the poor by March 2014. This has been accomplished by matching the talents of experienced business people in North America with entrepreneurs in the third world. Partners Worldwide has the goal of creating 350,000 jobs by the year 2020.

The new frontier for missions in the marketplace, BAM mobilises the latent power of Christians to promote the following:

1. Provision of a sound biblical framework for Christian business people to engage with and transform the values of the marketplace, as opposed to avoiding and/or blindly adhering to the widely discredited, greed-driven models;
2. Building of local, national and international networks that advocate the principles, policies and best practices that promote businesses which create and sustain jobs *with* the poor and not just *for* the poor while, at the same time, not harming the environment. Such policies may include advocating greater transparency and accountability for governments and corporate bodies in matters such as collection and use of tax.
3. Creation of a critical mass of value-driven companies that can stand up to the culture of systemic corruption, which drives up the cost of business making.

3.2.1.5 United Nations Sustainable Development Goals²⁰

The United Nations held their Rio +20 Conference on Sustainable Development between 25th and 27th September, 2015. The theme was "Transforming our World: the 2030 Agenda for Sustainable Development". At the forum, seventeen Strategic Development Goals (SDGs) were presented. These have been listed in Appendix J. The SDGs replaced the Millennium Development Goals (MDGs) launched in 2000, whose overarching objective was to halve the number of people living in poverty by 2015. The UN Secretary General, Ban ki-Moon (2015:3), acknowledged that although more than a billion people were lifted out of poverty in the last 15 years, the gap between the rich and the poor continues to grow. Moon stated: "what gets measured gets done".

This chapter argues that what is measured is resourced. As such, there is need to focus on measurements that will yield a more equitable economic order. It is too early to judge if the next 15 years will bring significant change in the lives of the most marginalised communities on our planet. What can the Church do to be part of the many global attempts at poverty eradication? On the 15th of June 2010, the World Council of Churches issued a critique on the shortcomings of MGDs which, it was felt, failed to offer real solutions to poverty eradication. At this forum, convened at the United Nations General Assembly Hearing with Civil Society on the Millennium Development Goals, it was recommended that political advocacy was necessary. It is beyond the scope of this study to analyse the MDGs' successes or assess the SDGs.

3.3 Political factors that impact on BAB in Africa

In this section, the relationship between BAB, governance structures and policy makers is discussed. A business can thrive or fail depending on whether local and global policies provide a favourable or hostile environment.

²⁰At Rio +20 - the UN Conference on Sustainable Development - countries agreed to establish an intergovernmental process to develop a set of "*action-oriented, concise and easy to communicate*" sustainable development goals (SDGs) to help drive the implementation of sustainable development. The Rio +20 outcome document, The Future We Want, also calls for the goals to be coherent with the United Nations development agenda beyond 2015. A 30-member Open Working Group (OWG) of the General Assembly is tasked with preparing a proposal on the SDGs. <https://sustainabledevelopment.un.org/index.php?menu=1565> (viewed October 7th 2015.)

3.3.1 The need to overcome the colonial legacy

Most African economies have yet to overcome the legacy of colonialism. Moeletsi Mbeki (2009), in his book *Architects of Poverty: Why African Capitalism Needs Changing*, discusses Africa's capitalism and confirms that a key hindrance to Africa's development is the colonial legacy that was adopted, rather than replaced, by the founding fathers of Africa's newly independent nations. Today's globalisation continues to entrench this role of Africa as a source of cheap raw materials and labour. Mbeki (2009:6) notes that the colonial system was designed to extract rather than "develop the productive capacities of the colonies". This can be seen in such facilities as the infrastructure put in place, for instance roads and railway networks. These were not designed to link Africans. Rather, they were engineered to create means of getting "the continent's mineral and agricultural raw materials to be shipped to the mother countries for processing into manufactured goods" (ibid.,7).

As noted earlier, the Chinese presence in Africa, through their state corporations, has contributed to the rapid development of the transport infrastructure. This is probably the key contributor to the economic growth now being experienced in Africa. For the first time, infrastructure addresses the needs for Africans to link their produce to their local markets, not simply to ports for exportation (as intended by the colonialists). This, coupled with the expanding institutes of higher learning, is beginning to create an emerging middle class. Mbeki (ibid.,37) argues that this middle class "can provide the leadership required to drive the continent's industrial and agrarian revolutions".

Sadly, it appears that this has come full circle. Today, African economies are experiencing a new form of exploitation, as witnessed in the middle class's voluntary exit from Africa to build the economies of the West at the expense of their home economies. The World Bank estimates that 20,000 African graduates leave the continent each year.⁸ Already, Africa is a source of cheap labour for global corporations. The brain drain has resulted in the loss of talented Africans (who were educated at great sacrifice by their rural families). These gifted Africans are now offering their skills, and paying their taxes, to nations that contributed minimally, if at all, to their development.

Some would argue that these migrants contribute to their host countries by the funds repatriated home, in that the funds represent the largest source of foreign direct investment. In other words, what appear like funds sent to develop Africa are little more than controlled ownership of chunks of Africa by entities based overseas. If one were to take the total picture into account, Africa still comes out at a net loss. According to Martineu and Decker, cited by Dovlo Delanyo (2007:1382), “some \$60m in training investment was lost to health worker migration by Ghana and...doctors leaving South Africa between 1989 and 1997 caused a loss of \$5bn”.

Business in Africa must factor into its overall strategy the need for skilled labour, and be prepared to participate in the development of democratic institutions that seek to retain and attract Africans in the Diaspora. Mbeki (2009:35) states that part of the cause of the "massive brain drain" is the lack of popular institutions that have the capacity [to] safeguard against a backslide into dictatorship and neo-colonialism and address the ineffective civil service notorious for its incompetence, not to mention its corruption”.

How can BAM be useful in this regard? BAM would provide the opportunity to involve Africans in the Diaspora back home: it would provide links to the global market and investment capital for local businesses if they were assured that these funds would be managed professionally and transparently. Currently, most funding remitted goes towards the development of real estate.

Although African economies remain relatively small and largely unattractive to foreign investors, the entrance of China’s investment in infrastructure has created a momentum driving the growth of Africa in general and East Africa in particular. As political leadership transitions to a younger generation, the opportunity to influence change away from the colonial mentality of extractive industry to value addition is beginning to emerge. Agribusiness alone can provide a huge opportunity to create businesses that provide jobs.

Anglican dioceses have underutilised land in many rural and urban dioceses that could, with minimal investment, be converted to business incubation and value addition centres. Ankrah (chapter two) talked of the opportunity to invite parishioners to buy shares and invest in church businesses rather than just donate to church programmes.

Such thinking can be integrated into entrepreneurial training through business schools and colleges that are now part of universities that were formerly theological colleges (St. Paul's in Kenya, Uganda Christian University in Uganda, and St. John's in Tanzania). Further linkages to drive this opportunity to create jobs in agribusiness can be made with emerging Christian financial institutions (for instance the NCCK's SMEP Bank and Faulu in Kenya). Similar institutions are emerging in other East Africa Countries, for instance World Vision's Vision Fund in Tanzania.

3.3.2 The impact of globalisation on business in Africa

Globalisation is a major factor with which business in Africa must contend. There are numerous ways of construing globalisation. Those who discuss it in the West have a different perspective from those in Africa who experience its impact. Giles Bolton (2007:241) describes globalisation from an economic perspective as "the rapid expansion of markets across national boundaries, and the social and political effects this brings".

Globalisation has both proponents and opponents. Korten (1999:201) quotes Klaus Schwab and Claude Smadje, founder-president and managing director, respectively, of the World Economic Forum, an association of the world's one thousand largest transnational corporations. The two co-edited an article in the February 1, 1996 issue of *New York Times*, entitled "Start Taking the Backlash against Globalization Seriously". The main points of their paper were that globalisation has caused severe economic dislocation and social instability and has "eliminated more jobs than it has created". They continue to talk of the "winner-take-all situations; those who come out on top win big, and the losers lose even bigger". Under globalisation, the pursuit of profit maximisation has delinked corporations from the wellbeing of their employees. "Higher profits no longer mean [job] security and better wages".

Nicholas Otieno (2008:10), writing on the critical need for social justice, states:

Our beloved continent is faced with political marginalization, economic exploitation, and class domination by rich and powerful corporations that manipulate her resources. More than often, democracy has been reduced to a merchandise serving the few rich elite who use it as a stepping-stone to political positions of power in order to perpetuate their own economic domination over the people of this continent.

Africa finds herself in a global economy to which she only contributes 2% of the GDP. She has been forced to swallow the bitter pill of global trade agreements so skewed against her that she has little say in them. The World Trade Organisation (WTO) was formed in 1995. Chang (2007:23) includes WTO among the three most powerful drivers of globalisation: “The WTO now forms the core of the global economic governance system, together with the IMF (International Monetary Fund), in charge of access to short-term finance, and the World Bank — in charge of longer-term investments”.

Chang (ibid.) decries these institutions' push for liberalisation in areas such as “foreign investment regulation and intellectual property rights”. A close examination of these policies once again reveals how they continue to perpetuate a colonial extractive regulatory practice. Speaking at a men’s gathering at the All Saints Cathedral, Nairobi, in July 2014, Sam Mwale, a former permanent secretary in the Office of the President, said Kenya liberated itself from these three institutions in 2008 when it refused to follow the World Bank advice on using the term "poverty reduction" in its country goals, but instead used the terms "economic recovery". As a result, the World Bank refused to fund an important programme. Consequently, the Kenyan government pushed for the pay-tax campaign, effectively funding 95% of its budget from local resources.

In Africa, BAM takes place in an environment created by foreign forces of globalisation. Also not to be trivialised is the additional context of sophisticated global corruption and neo-colonial exploitation. This is witnessed in the form of extraction of raw materials, often without due compensation. Otieno (2008:105), commenting on the corruption of global corporates, attributes the continued chronic poverty to the fact “that the assets are largely held in private hands, whilst the liabilities have been assigned to the African public”. To appease their greed, they indulge in the CSR as charitable gifts. He continues to state that what Africa needs is not charity, but justice. Otieno (2008:105) decries the profit manipulation by a number of Western companies to avoid taxes where profits are declared in tax havens, a practice termed 'transfer pricing'.

Otieno (ibid.) censures these Western and Asian companies for corrupting governments, often using aid “as a tool for corruption or as a carrot to adopt policies that are beneficial for the West or East, but not for Africa and her people”. These aid packages, he notes, are coined in flowery terms, for instance “...structural Adjustment

Programs (SAP)” and “Economic Partnership Agreements (EPAs)” (p.105), as used by the new lenders (China and India).

Bolton (2007:72) documents these underhand trading practices of the West with regard to their subsidies on agriculture and the protection of their industries. He cites a case where, in 2005, the US government subsidised the cotton industry to the tune of \$4.2 billion, a figure more than the value of the cotton produced by 10 million African cotton farmers. He captures similar injustice in the European Union, where each European cow is subsidised to the tune of 2.5 euros per day “...while 300 million Africans live on less than one euro a day”. A similar story is told regarding Japan's subsidies to rice farmers.

Not all is lost, though. A simple way of realising Africa’s place in the global economy is to move from being suppliers of primary products to insisting on value addition to all her raw materials. This calls for enterprise with regard to business development. Again, on this front, Africa comes up against significant hurdles. Take, for example, coffee production. Bolton (2007:186) notes: “A country like Germany remains the world’s fourth largest exporter of coffee, despite not growing a bean”. Interestingly, Germany makes greater profits than farmers who actually grow coffee, all by importing the raw material and processing it in German factories. Thereafter, the country “sells the finished products on to other coffee-consuming countries” (ibid.).

The development of business is a critical factor to Africa’s reconstruction. Mbeki (2009:10) notes: “All modern schools of political thought, from Karl Marx and Vladimir Lenin on the left to Friedrich Hayek and Milton Friedman on the right, agree on at least one thing: private entrepreneurship is the driver of modern economic development”.

The opportunities for economic growth in Africa are vast. Why, then, does there remain such a sad state of affairs? Mills (2002:105) paints a picture of the “average” African state. In his thinking, most countries in Africa are likely to display the following characteristics:

- They are primary exporters of a narrow range of products;
- They have a lower output per capita than they had in the 1960s. The continent experienced a deceleration in growth from 5% per annum after 1973 to 1%, concurrent

with a decline in investment productivity from 25% to 5%, just half the rate (12%) of that of South and East Asia (23%) during this time span;

- They are capital exporters. The savings rate of Africa is the lowest worldwide, totalling 16.3% of GDP in 1997 compared with 37.5% for East Asia and 24% for Latin America. They are aid dependent and heavily indebted;
- They are mired in poverty, with 40% of sub-Saharan Africa's population living on less than 2\$ a day.

This study endorses the findings of Professor Kym Anderson from the University of Adelaide, who writes:

...the world economy would gain by at least \$254 billion a year (1995 prices) if everyone abolished subsidies, tariffs and non-tariff barriers (non-tariff barriers are government measures such as import quotas, licensing standards and other regulations — all of which have been used in the past as a back-door way of keeping African competition out.

Anderson (cited in Bolton 2007:222).

Professor Anderson adds that jobs lost in agriculture would be compensated by those created in the wider economy. If such a scenario were implemented, African business people would find it easier to establish local agribusinesses without unfair competition from subsidised global competition.

Christians seeking BAM in Africa need to collaborate with Christians in both the West and the East to address these inequities. In the absence of collaboration, local and global investors will continue to lose money, setting up local businesses and losing out to global competition.

3.4 Social-cultural factors that impact BAB in East Africa

In this study, culture is viewed as a dynamic system of socially acquired and socially shared ideas, according to which an interacting group of human beings is able to adapt itself to its physical, social, and ideational environment (Louis J.Luzbetak, 2015). Internal factors arising from culture²¹ are just as important as, if not more important than, external factors in the development of Africa. Tarimo (2005:14) states that Africa's problems are "first of all cultural". Quite persuasively, he argues that the economic and political crises will not be addressed without "radical questioning and

²¹The ideas, customs, and social behaviour of a particular people or society. (<http://oxforddictionaries.com/definition/culture?q=culture>.) (Viewed 30 June 2012.)

reinterpretation of cultural traditions” (:15). The challenge, he asserts, is not merely one of distributive justice but one that entails a need to re-invent an Africa whose cultural traditions are “oriented toward the future” (ibid.)

Ethnicity as a subset of culture plays a major part in the economic development of African nations. Africa cannot be lumped into one cultural group. Indeed most nations have economically dominant ethnic groups whose relative prosperity could be partially explained by culture. In Kenya, the Kikuyu dominate the economy. For Tanzania, the Chaga hold the same position while, in Uganda, the Baganda dominate. In Kenya, one even finds differences between dialects in the same tribe. For example, the Maragoli dominate business among the 17 Abaluhya clans.

No BAM initiative can afford to ignore these ethnic dimensions of business in Africa. But one should not be tempted to reduce the complexity of culture simply to ethnicity, as ethnicity often masks other underlying factors that hinder or promote enterprise. Tarimo (2005:18) notes these factors include “jealousy, [beliefs in] witchcraft, repressive taboos, extravagant celebrations, and exotic feasting”. In Africa, the tendency to spend all income at once is nothing unusual. Tarimo suggests that this mindset must be changed if we are to promote creativity and wealth creation. This cultural trait limits trade. The fear of witchcraft limits innovation and wealth creation.

At independence in 1963, Kenya was at par with the so-called Asian Tigers. In 2013, as the nation celebrated fifty years of independence, several factors had been advanced to explain why Kenya had failed to develop at the same rate as, for example, Malaysia or Singapore. What is not often discussed is that these Asian nations addressed the issue of ethnicity. Malaysia recognised the place of ethnicity and took affirmative action to support the social integration of the less developed Malays at the time of independence. Greg Mills (2002:108) observes that the focus was not just on economic growth but also on social and racial equity. He talks of an “extensive national affirmative action scheme for indigenous Malays. For example, the *Bumiputra* (“sons of the soil”) was developed. This involved preferential access to state finance, contracts, government positions and educational opportunities” (ibid.). Mills continues to write that in Malaysia, following the 'race riots' of 1979, the New Economic Policy (NEP) was introduced to address inter-ethnic parity. Driven by this vision and the political resolve by President

Mahathir, the economy grew by an average GDP of 8% in the 1990s. Mills (2002:109) concludes: “the percentage of those adjudged as living below the poverty line declined from 49.3% in 1990 to 6.8% in 1997”.

It is important to note that tribalism and negative ethnicity are factors that hinder economic development in East Africa. These, however, are insufficient to explain how a country like Japan, which too is structured along tribal lines, was able to develop where others lagged. Chang (2007:183) argues that the Japanese and African worldviews were similar but that the Japanese changed and the Africans did not. Chang (2007) cites Sidney Gulick, who wrote the book *Evolution of the Japanese in 1903* and, in it, spoke of “...the cultural stereotype of the Japanese as an “easy going” and “emotional” people who possessed qualities like “lightness of heart, freedom from all anxiety for the future, living chiefly for the present” (ibid.).

In Many ways, this is similar to how Africans are perceived today. Chang (2007:183) continues to quote Etounga-Manguelle, a Cameroonian engineer, who indicates that “The African, anchored in his ancestral culture, is so convinced that the past can only repeat itself that he worries only superficially about the future”. This, Chang concludes, means that Africans lack a “dynamic perception of the future, there is no planning, no foresight, no scenario building; in other words, no policy to affect the course of events” (ibid.).

Chang (2007) discusses several cultures, such as the Germans and Japanese, once considered “backward”. He concludes that economic development changes culture rather than culture being the cause of economic development:

In other words, culture changes with economic development...that is why the Japanese and the German cultures of today are so different from those of their ancestors. Culture is the result, as well as the cause, of economic development. It would be far more accurate to say that countries become ‘hardworking’ and ‘disciplined’ (and acquire other ‘good’ cultural traits) because of economic development, rather than the other way round (Chang 2007:196).

Chang (2007:201) asserts that no country “is condemned to underdevelopment because of its culture”. In his thinking, the political leadership that addressed underlying economic structures played a key role in the transformation of countries whose

backwardness was once attributed to culture or religion, such as China and with its rich history of Confucianism.

BAB can play a role in transforming Africa's economic underdevelopment through enterprises that build on positive ethnicity. What's more, BAB would build on affirmative action that integrates diverse ethnic and socio-cultural groups and opportunity to participate in wealth creation. On the other hand, BAM's quadruple bottom line also seeks a spiritual return. By advocating a biblical worldview, Business as Mission can help deal with the fear of witchcraft and provide hope for a positive future based on the reconciliation of 'Jews and gentiles' and God's promise to Abraham to bless all nations (read ethnic groups). Negative ethnicity (which hinders economic equity) is attributable to factors that include instances where one group views itself as special or superior.

Titus Masika (2012), founder and director of Christian Impact mission (CIM), through his work with the Akamba people of Yatta, has helped to transform the mindsets of 4000 families who once ate dogs out of hunger, but are today Kenya-shilling millionaires. He accomplished this by growing and selling crops in a rain-scarce area. He challenged the support locals to work together. Families responded and collaborated in constructing dams that helped to irrigate the dry region, which turned around their economic fortunes. Still, beliefs in witchcraft among the Akamba are a major hindrance to development. Laying a foundation through intercessional prayer and teaching about the victory of Christ has resulted in people working together rather than against each other.

Following the post-election violence in Kenya in 2007/2008, I visited the town of Kisumu, where looting had been extensive. Surprisingly, the pattern of looting was not random (as was the case in the 1970s, when university students rioted in Nairobi). Rather, the looting was selective. For instance, two supermarkets stood side-by-side on a main street in the town. But one had been plundered and burnt down — while the other was intact! As locals reported, the shop that was spared "...employs our people. The one burnt down employs only people from his tribe". In the past, during civic strife, the many Asian shops in Kisumu were the target of looting. Interestingly, during the

2007-2008 violence, only a few of the shops were burgled. Again, upon enquiry, it turned out that particular Asians were perceived as being “arrogant”.

The lesson is clear: when a business opens in a community and is *assimilated*, employs local people and purchases local produce, economic development benefits the whole community. On the other hand, where the business simply *accommodates* locals for its own selfish gains, economic development only benefits a few and breeds resentment.

In a culture where ethnicity (and now, increasingly, nationality) can be a dividing factor, BAM offers the opportunity to showcase model companies whose management and employees cut across the ethnic and national divide. BAM provides the opportunity to employ the vulnerable and marginalised, as has been the case at Neema Crafts Centre²² in the Anglican Diocese of Ruaha, Tanzania, which employs physically disabled people. This centre runs both a creative arts centre (which makes high quality crafts for sale) and a guest house

3.4.1 Social capital

A key strength of the African society is that its social capital is much influenced by an underlying collectivist worldview. City dwellers continue to send money upcountry to relatives. The money transfer system, called M-Pesa (“M” stands for mobile; *pesa* is Swahili for “money”), has catapulted the ICT company Safaricom into the position of the most successful company in Kenya.

Maranz (2001:8) reports that, although this “African social security” (the culture of collectivism) works, it was “designed for bad times and not good times”. The system does a poor job of creating jobs and increasing economic development. Ironically, despite the African culture of sharing and solidarity, this generosity does not translate to “capital formation and investment, national savings, the creation of industry and other means of production” Maranz (2001:8).

²²The Centre was founded in 2003 by the Anglican Diocese of Ruaha, to provide training and employment opportunities for people with disabilities in the Iringa region of Tanzania. It also aims to change negative attitudes towards people with disabilities in the local society. There’s a great stigma attached to having a disability in Tanzania, and the centre provides dignity and hope for many people who previously relied on street begging or were hidden away at home. The centre has eight craft workshop areas, a therapy unit for disabled children, an award winning cafe, a conference centre entirely staffed by deaf people and a welcoming guesthouse jointly run by the local Mother’s Union.
<http://neemacrafts.com/><http://neemacrafts.com/> (Viewed 26th June 26, 2013.)

While guardedly agreeing with Maranz (2001), BAM realises that we can build upon the social safety net by seeking to work through existing social networks to build models for capital creation. Rather than looking at certain African customs (e.g. excessive feasting and elaborate funeral rituals) as futile, these can be linked to indigenous industries. Tarimo (2005) sees these social obligations as providing checks and balances against the excesses of free market capitalism. Tarimo (ibid.,175) explains: "To some ethnic groups, accumulation of wealth is often seen as greed and thus discouraged by communal norms" that counter the exploitation of the many in society and "provide social control mechanisms including repressive taboos, jealousy, witchcraft, and other forms of stigma that threaten those who intend to produce in excess for accumulation". In the *Luyha* language of Kenya, for instance, the word for business (*obukhala*) has a connotation of exploitation.

Social taboos against selfish accumulation of wealth have given rise to the perception that Africans are lazy, as was once the case with Japan. I agree with Tarimo (ibid.) in his argument that there is "need to educate people about the advantages of personal incentives, accumulation of wealth for the common good and investment".

Chang (2007:18) refutes the argument about Africans being lazy, by stating: "Countries are not poor because their people are lazy; their people are 'lazy' because they are poor". Those who dismiss Africans as lazy probably have not experienced the debilitating effects of hunger and disease first-hand. An African child born in the West is five times as likely to survive to the fifth birthday, and live to the age of 70 years, than one born in Kenya, for instance.

An important question is this: if the collectivist culture of Africans can explain their underdevelopment, why are Asians (who exhibit similar communalism) on the way to assuming the status of developed nations? The features of Asian solidarity and wealth are perhaps traceable to their colonial legacy. For instance, Masikini (2008:39) writes about the desperation of the East African Asians from India and Pakistan, who arrived to build the railways "penniless and illiterate," but were provided capital by the British, which helped put them in business. The same can be said of Rwanda, where the French favoured the Tutsi over and against the Hutu or Batwa.

Compounding this factor of favouritism was rural-urban migration, which fragmented the social support systems formerly prevalent in the village. The African migrant came to the city to find third generation Asians, whose economic foundation was built along with the railway line, with their urban social networks intact. (Asians tend to live in the same community in all urban centres.) Clearly, the African was disadvantaged. Similarly, after independence, the Tutsi of Rwanda and the Kikuyu of Kenya were given a head start in socio-economic development.

Such economic disadvantages are probably at the root of much of the social turmoil in East Africa (including Idi Amin's expulsion of Asians in 1972, the genocide in Rwanda in 1994, and the post-election violence in Kenya in 2008). It is only lately that affirmative action is beginning to take root in Kenya, as happened in Singapore and Malaysia to accord all tribes an equal opportunity. New features in Kenya like Free Primary Education and the devolution of tertiary education may well contribute to a more equitable society.

BAM in Africa cannot ignore the element of ethnicity, an ingrained feature of existence that can effectively be used as a vehicle to reconstruct the social fabric. To do so would amount to hypocrisy. Jesus rebukes the teachers of the law and the Pharisees for their hypocrisy. They were careful in matters of tithing everything (including their spices), but "neglected the more important matters of the law — justice, mercy and faithfulness". In Matthew 23:23, Jesus reminds them that both are important. A good local example of harmonised dichotomy in East African is that of Church buildings in cities. Usually, these are filled to capacity on any given Sunday. A closer look, however, reveals that the people in the pews are segregated along denominational, ethnic and social lines.

Christian witness can be enhanced by BAM seeking to model along its entire value chain, and businesses must reflect the true face of the community — not some arbitrary model of how things should be. One Christian guest house in Nairobi, Gracia Gardens, apart from employing people from diverse tribes who are not related to the owners, employs Muslims. Effectively, social cohesion and inclusivity are enhanced. This is what BAM espouses.

3.4.2 Financial capital

Africa is a place of intriguing opposites. Here is a collectivist culture that promotes solidarity, one where you can raise funds without notice (for a function such as a burial), but one where consolidating wealth for a business enterprise is an uphill task indeed. Maranz (2001:30) puts it well: "Africans readily share space and things but are possessive of knowledge. Westerners readily share their knowledge but are possessive of their things and space." Evidently, Africans are not poor; they only have a different way of relating to capital. Hernando De Soto (2000) has dealt with this matter extensively. He demonstrates that the Third World has capital, which it has failed to convert into cash.

Most Africans living in an urban context today are migrants to the city who grew up in a village. When I spoke to groups on financial management (between 2010 and 2013), I made it a habit to ask those who were born in the city to put up their hands. The average was less than 10%. Only 1% raised their hands when asked if their parents had been born in a city. That Africa is a place of opposites is unmistakable. Are these Africans rural or urban? Do Africans have resources (which they often fail to harness) or do they not? The answer to these questions usually depends on the vantage point (perhaps even the motive) of the observer.

Africans are not poor, only poorly organised. De Soto (2000:6) maintains that "The value of savings among the poor is, in fact, immense: forty times all the foreign aid received throughout the world since 1945". He gives the example of Egypt, where he says the poor have accumulated forty-five times more wealth than all direct foreign investment, including government investments that went towards constructing the Suez Canal and the Aswan Dam. De Soto paints a similar picture of Haiti, the poorest Country in Latin America: "...the total assets of the poor are more than 150 times greater than all the foreign investment received since the country's independence from France in 1804" (ibid.). He concludes that "... they hold these resources in defective forms: houses built on land whose ownership rights are not adequately recorded, unincorporated businesses with undefined liability, industries located where financiers and investors cannot see them" (ibid.) This lack of structure or documentation means that the assets

cannot be turned into capital or traded. Furthermore, they cannot be used as collateral for a loan and cannot be used as a share against an investment.

De Soto (2000:32) concludes that ownership is a key factor. The central factor that sustains Third World poverty is the lack of mechanisms to convert ownership capital into tradeable commodities. In 1997, he states, "wealth held, but not legally owned, by the poor of the Third World and former communist nations is at least \$9.3 trillion" (ibid.). This figure, he notes, is twice the amount of total money circulating in the US economy at that time, and twenty times more than all the foreign direct investment to all Third World countries and the former communist countries.

There is need to lobby national governments to document and issue instruments of ownership to the poor. There is need to recognise all types of property, including intellectual property and communal property. Serious efforts in addressing the job creation that the youth so desperately need can be realised if this one issue of property is addressed. As a director of Herbal Gardens Ltd, a BAM company seeking to mobilise 1000 farmers, I have suffered the indignity of being turned away by several financial institutions, not because there was no viable business plan, but because I did not have sufficient collateral. This is a challenge particularly for the small-and-medium enterprises (SMEs) that seek to expand their operations. Whereas ways have been found for mobilising funds in the micro-enterprise sector through social collateral, there is need to have a similar strategy to mobilise capital in the SME sector. BAM can be at the forefront of this initiative.

3.4.3 Public capital

But ownership is only one aspect. Paul Collier, Professor of Economics at Oxford University, speaks of poverty traps (Collier, 2007:5). He identifies 50 states in the world that have defied every effort to help their people escape poverty. These, he calls "The Bottom Billion". Collier writes that these nations are caught in a set of traps that ensnare these countries, including civil war, dependence on the extraction and export of natural resources, and bad governance. He advocates for the Group of Eight industrialised nations (G8) to "adopt preferential trade policies, new laws against

corruption, and new international charters, and even conduct carefully calibrated military interventions.”

The poverty traps are significant because the discovery of considerable amounts of natural resources in East Africa (gold in the Lake Victoria region in Tanzania, oil in Lake Turkana in Kenya and Lake Albert in Uganda, and coal in the Mui basin in Kitui, Kenya) may not benefit the poor at all if globalisation continues to function as it does presently. The challenge remains for these countries to convert these resources into equitable wealth for their people. In East Africa, BAM must, therefore, seek collaboration with well-meaning Christian leaders in the global arena (for instance the Catholic Church Pope and the Archbishop of Canterbury) to lobby at the highest levels of the UN and G8 for the redress of these traps.

The G8 summit, held in Northern Ireland on June 17-18, 2013, had the courage to address the “three Ts”: trade, transparency and tax. Tax evasion was of particular interest to Africa because most of the extractive corporations that get their raw materials from Africa do not pay taxes in their operating countries. This is also true of giants such as the coffee house Starbucks, and IT company Google who, according to Jemima Kiss (2012), use transfer pricing to avoid paying taxes in the UK.

3.4.4 Corruption

While corruption is a universal phenomenon, for the East African scenario a cultural understanding of the vice is needed by those engaged in BAM. As mentioned in my theological reflection, corruption is a human condition; it emanates from the sinful nature of all humankind. Corruption is not the preserve of business people or politicians. The roots of corruption are more than just economic. Corruption has cultural antecedents that need to be addressed by those seeking to engage in BAM in East Africa. As a result of tribal loyalties and family ties, many Africans have a different perspective regarding what corruption is and what it is not.

Mart T Lederleitner (2010:58) talks of the challenge that international businesses face depending on one's world view. “A universalist will say of particularists, ‘they cannot be trusted because they will always help their friends’...the particularist, conversely, will say of the universalist, ‘you cannot trust them; they would not even help a friend’”.

During the colonial era, those who stole from the government felt justified that they were only taking back what belonged to them in the first place. Such is the case when certain ethnic groups explain away cattle raids against their neighbours (or stealing money from one's place of work) in terms of *taking back what belonged to them*.

The difference between corruption in the developed world and corruption in the developing countries is that the rule of law in the former is usually enforceable. Those who have participated in large-scale corruption, for instance in Kenya (including the dubious pyramid schemes, which fleeced people of millions of shillings), still walk free. In contrast, Bernard Madoff, who tried a similar Ponzi scheme²³ in the USA, has been sentenced to 150 years in prison.

The question is therefore not one of absence of corruption but one of access to justice and due process. It is important that established procedures and safeguards are in place to ensure that investors, when they are wronged, get a fair trial to address their grievances. In Kenya, the long awaited judicial reform is probably the single most foundational pillar for the future development of the country.

The United Nations has recognised the role of business in fostering human rights, and has come up with Ten Principles²⁴ that seek to link the areas of human rights, labour, the environment and anti-corruption. In Principle 10, dealing with corruption, the UN Global Compact states: "Businesses should work against corruption in all its forms, including extortion and bribery". This UN resource would be useful for BAM practitioners to use in lobbying their governments for a more enabling business environment.

In conclusion, it is not corruption that is the major drawback to development. Rather, the lack of relevant institutions to address the judicial process is the evil. Countries that have functional institutions are more likely to grow than those that do not. Ghana has

²³A Ponzi scheme is an investment swindle in which some early investors are paid off with money put up by later ones in order to encourage more and bigger risks (<http://www.merriam-webster.com/dictionary/ponzi%20scheme>) (Viewed 3rd July 2012.)

²⁴The UN Global Compact's Ten Principles are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption. <https://www.unglobalcompact.org/AboutTheGC/TheTenPrinciples/index.html>. (Viewed 28th October 2014.)

chosen to build its institutions first before exploiting its newfound oil deposits. The country has conducted four successive multi-party elections without the acrimony usually experienced in African nations. Such institutional capacity must be both local and global. Mills (2002:200) argues for the need for developing countries "to ensure sound economic and financial policies, including a stable domestic financial architecture," if they are to benefit from globalisation. He advocates a new round of global trade that might lift 320 million people out of poverty, citing the success of the African Growth and Opportunity Act (AGOA). Given the right (fair) conditions, he says, "African manufacturing industries can compete in the global market" (ibid.)

3.5 Environmental factors that impact on BAB in Africa

Stuart L. Hart (2007:33) states that "the global economy is composed of three different, overlapping economies: the money economy, the traditional economy, and nature's economy". Part of the backlash against today's corporate world has been its plunder of nature's economy (the environment). As mentioned earlier, Africa's share of global GDP has been averaging at only 2% in the years 1990-2010. There are many who would like this sleeping giant to remain dormant. While Africa needs to wake up from her slumber, however, she cannot — and should not! — follow the development trajectory of the First World.

Korten (1996:6) speaks of our disastrous era whose "pursuit of economic growth is accelerating the breakdown of the planet's life support systems, intensifying resource competition, widening the gap between the rich and poor, and undermining the values and relationships of family and community". He points out that global corporations have turned economic power into political power, "stripping governments — democratic and otherwise — of their ability to set economic, social and environmental priorities in the larger common interest" (ibid.). His prediction of economic and environmental collapse is visibly unfolding.

The World Bank listed the growth, in GDP, for China in 2013 as 7.7%. The social cost is yet to be assessed. According to Hart (2007:37), a population of 120 million people in Africa (i.e. nearly the size of Nigeria) has been displaced. "Worldwide, the number of

such environmental refugees from the traditional economy could be as high as 500 million people, and the figure is growing," he adds.

Does Africa really want to do business with China, if the resultant development model can have negative repercussions for human and environmental health? Africa must consider a different path, one that promotes the wellbeing of all stakeholders, rather than pursue a model that borrows from tomorrow and leaves the financial and environmental debt to future generations. The BAM network in Africa must be aware of these trends. It must be at the forefront, advocating a more just society. Hart (2007:xi) advocates "a new sector-based approach to development, which creates profitable businesses that simultaneously raise the quality of life for the world's poor, respect cultural diversity, and conserve the ecological integrity of the planet for future generations". BAM's quadruple bottom line places a high premium on assessing not only the financial, social and spiritual, but also environmental returns on investment.

In *The Economist* of January-February 2011, leading Harvard economists Michael Porter and Mark R. Kramer wrote about "Creating Shared Value: How to reinvent capitalism — and unleash a wave of innovation". Their manner of creating shared value goes beyond mere corporate social responsibility (CSR). They are proponents of the inclusion of stakeholders, not just shareholders, in a business plan. Porter and Kramer's suggest a model by which companies can create shared value opportunities in three ways:

- Reconceiving products and markets*: Companies can meet social needs while better serving existing markets, accessing new ones, or lowering costs through innovation;
- Redefining productivity in the value chain*: Companies can improve the quality, quantity, cost, and reliability of inputs and distribution while they simultaneously act as a steward for essential natural resources and drive economic and social development;
- Enabling local cluster development*: Companies do not operate in isolation from their surroundings. To compete and thrive, for example, they need reliable local suppliers, a functioning infrastructure of roads and telecommunications, access to talent, and an effective and predictable legal system.

Both Porter (2011) and Hart (2007) defend the corporation. Their argument is that rather than destroy the corporation, it can be re-invented. BAM in Africa can play a significant role in this pursuit. In his defence of corporations, Hart (2007:3) argues that

“business, more than either government or civil society, is uniquely equipped at this point in history to lead towards a sustainable world in the years ahead”. Corporations, he adds, have:

...technology, resources, capacity, and global reach required. Properly focused, the profit motive can *accelerate (not inhibit)* the transformation toward global sustainability with non-profits, governments, and multilateral agencies all playing crucial roles as collaborators and watchdogs (p.3).

Hart (2007), Korten (1999) and Porter & Kramer (2011) assert that corporations are at a crossroads. African business people need to recognise that Africa’s economic growth provides an opportunity to model a new global order — an opportunity that BAM can help shape. Hart (2007:24), maintains that “The time is now for the birth of a new, more inclusive form of commerce, one that lifts the entire human family while at the same time replenishing and restoring nature”.

3.5.1 The Natural Resource Charter

The Natural Resource Charter is a forum governed by an oversight board whose initial chair was Ernesto Zedillo (former Brazilian President). This Technical Advisory Group is made up of academics, lawyers, practitioners and other experts. This charter has developed twelve economic principles aimed at assisting governments and societies to manage natural resources for better development. I have included this in Appendix C.

This is an important document that BAM needs to be aware of, and incorporate in its economic strategy. It sets the framework for sustainable business practices that can avoid the excesses of the past.

3.6 Conclusion

In this chapter we looked at the **context (or external factors)**, both local and global, that impact Anglican dioceses if they were to adopt BAM in contrast to BAB as a strategy for financially sustainable mission. These are Economic, Political, Social- Cultural and Economic factors.

The global financial crisis of 2008 triggered a debate on the health of capitalism and the need to review the contemporary global economic system.

It was noted that African economies remain fragmented and are thus unsustainable. Anglican dioceses can promote a pan-African ideology with an accompanying ethic to amalgamate the gains of post-independent Africa and create bigger markets? As of 2013, there was need to create a million jobs a year in Kenya alone to accommodate school leavers. This is a daunting task which, if not undertaken, might result in social strife.

East African economies still suffer from a colonial heritage, where systems were developed for extractive purposes, not for purposes of empowering entrepreneurs. In an era of globalisation, the extractive colonial legacy in Africa needs to be replaced with intra-African trade to reduce dependence on global markets. To enable this, there is need to transform negative ethnicity which has fragmented communities. Cross-cultural mission, which has been an integral part of Christian mission, can inform the development of an Anglican-led BAM network to foster social cohesion?

Anglican dioceses' are influenced by Business as Business and face great external strain if they are to transition BAM. To underguard this we now turn, in our next chapter, to *theological reflections*. In this we pose the question: How do we (re)-interpret the Bible and what theological tradition(s) can underpin BAM in the light of the questions and challenges arising from the context already discussed? We also ask: What is the unique message of the Christian faith that arises in and for the context of Africa in the light of its position in the global economy?

CHAPTER FOUR

BUSINESS AS MISSION: BEYOND LIBERATION

4.1 Introduction

In chapter three we looked at the **external factors**, or the context, in which BAM in East Africa operates. This chapter considers the third movement of the Praxis Cycle (introduced in chapter one), namely *theological reflection*, which can inform Anglican dioceses in East Africa as they engage BAM as a strategy for sustainable mission and ministry.

The biblical perspectives that motivated the Western mission movement of the last century need to be grounded in local theologies that answer the questions Africans are asking (Robert J Schreiter, 1985:2). Clearly, the old answers are inadequate to explain the continued material poverty in the midst of growing opulence among public servants and religious leaders. There is need to deal with the continued quest for transformation against unjust social structures that were discussed in our third chapter. Equally important is need to address the identity issues confronting persons who are liberated from poverty? We must ask: What happens when they become the non-poor? What kind of wealth do they create? What kind of wealthy people do they become?

In discussing the diverse ways of practising theology, Tite Tienou and Paul G. Hiebert (2002:39) pronounce that all theology starts from the assumption that “Scripture is the divine revelation given to us by God”. They define theology as “our attempt to understand this revelation in our historical and cultural setting”. The authors classify the various ways of practising theological into two broad categories: the philosophical and the non-philosophical. The first category covers “Western systematic theology”, which is concerned with logic and the examination of fundamental elements and categories of Scripture (ibid.,40). This can be limited to intellectualism (Western enlightenment, with its emphasis on logic — seeking that which is cognitive rather than subjective).

The second category describes non-Western philosophical theologies, such as “biblical theology”, which concerns itself with the narrative of the Scriptures and the context in which they were written. The danger with this (second) approach is that it can have little relevance to modern logic. “tropological theology” emanates from an Eastern Orthodox theology that is understood in “the context of worship and stresses the mystical, sacramental and iconic nature of truth”.

If it is to be relevant, BAM will give prominence to what Tienou and Hiebert (2002:48) refer to as “missional theology”. This, they say, is “a way of thinking biblically about our lives here and now, a way of dealing with the contemporary, particularly problems faced in missions”. They (:44) state that, for Africans, meaning is not “gained by understanding for a logical progression, but by grasping the relation of the part to the whole”. In other words, missional theology entails filling the gap between biblical revelations and the human context.

Business as Mission has been defined as *A venture or person that seeks to advance God’s mission by meeting the needs of individuals and communities through the provision of goods, services or knowledge in a financially sustainable manner, with measurable positive social, spiritual and environmental impact.* This chapter discusses liberation theology as a mission theology that is most relevant in positioning BAM to address the following problem: *How can Anglican dioceses in East Africa be financially sustainable in the face of declining Western resources?* The chapter proposes going beyond liberation theologies to propose a theology of reconstruction, which embraces the righteous rich to underguard the practice of BAM in an increasingly affluent East African context.

4.2. BAM and liberation theology

Schreiter (1997:16) discusses liberation theology as one of the four global theological flows. The flows are theological discourses that, “while not uniform or systematic, represent a series of linked, mutually intelligible discourses that address the contradictions or failures of global systems” (ibid.). The other three are feminism, ecology and human rights. It would, of course, be a mistake to delineate sharply between the flows. In rural Kenya, for instance, the face of poverty is commonly a female-led household in ecologically depleted contexts.

Critics of the theological flows point out that “they are better at denouncing what they do not like than providing positive solutions (Schreiter 1997:20)”. Liberation theologies need to portray not only what we fight against, but also articulate an alternative (what we stand for). This research’s point of departure is Schreiter’s (1997:105) challenge for the need for theological reflection to think beyond liberation. The world is no longer dichotomous polarised as in the cold war between the East and the West.

Mugambi (1995:19) defines theology as “the systematic articulation of human response to revelation within a particular situation or context”. I understand theology as seeking biblical answers to questions that people are asking in relationship to the experiences of their context. In the same vein, liberation theology was the response of the church in Latin America, which arose out of the poverty and oppression that the majority of its members suffered. Schreiter (1985:2) observes that this theological construct was first championed at the gathering of Roman Catholic bishops at Medellin in 1968, and was “an attempt to find a Christian voice in quite different circumstances from those more commonly known in Europe and North America”.

Mugambi (1995:23) explains that liberation theology in the African context took on the quest by African Christians to be “liberated from domination by the missionary legacy on which they were nurtured, to enable them to participate as full members of the international Christian community”. More than forty years later, this struggle for liberation has borne fruit. The economies of Latin America and Africa are now the fastest growing in the world. This has led to a two-tier church — one for the poor (still struggling to survive), and an emerging church for the rich. Mugambi (ibid.:40) notes that, in Africa, this tension has been “characterized by the themes of social transformation and reconstruction”. Whereas the liberation theology arose out of the exile motif with the book of Exodus as its anchor, Mugambi argues that the theology of reconstruction has been identified with the books of Ezra, Haggai and Nehemiah.

Although liberation theology has its moorings in Latin America, Patrick N. Wachege (1992:2) says it has expressions in other continents:

[In] Europe as *political theology* with exponents like J. Moltmann and J. B. Metz; in North America as *Black power theology* with exponents like J. H. Cone and G. S. Wilmore; in South Africa as *Black theology* with exponents like A. A. Boesak and B. Tlhalagale; in

independent Africa South of the Sahara with exponents like L. Magesa and M. A. Oduyoye.

Wachege (2004) then discusses that Africa too has a liberation theology. He proposes the need for enculturation, which he describes as: "...the one conveying the effort of presenting, interpreting and putting the Christian message in such a way that it germinates, thereby maturing and flourishing in our African people's culture" (Ibid.,3).

Although Wachege (2004) reviews multiple facets of liberation theology, in this research I have opted to use Gutierrez's (1973:15) definition of liberation theology:

A theology which does not stop with reflecting on the word, but rather tries to be part of the process through which the word is open — in the protest against trampled human dignity, in the struggle against the plunder of the vast majority of people, in liberating love and in the building of a new, just, and fraternal society — to the gift of the Kingdom of God (Wachege 2004:4).

Wachege (2004) espouses that liberation theology, at its core, propounds liberation from a situation of oppression. In the case of BAM, the oppression is economic dependence and the state of abject poverty in which most of Africa live despite the continent's vast resources. George Kinoti and Peter Kimuyu (2007:10) urge Christians to "participate much more actively in the search of effective solutions to Africa's distressing problems as they can make unique contributions".

Critical to this discussion is that, forty years after the political liberation struggle on the continent, a generation of African Christians has emerged. This generation did not have the chance to experience the oppression of colonialism. As such, it cannot identify with the liberation motif and the clamour for reconstruction. This group is continuously courted by the "prosperity gospel", with its themes of visible trappings of material opulence and economic prosperity modelled on the secular West and the atheistic East. BAM may be construed as a variation of the prosperity gospel: business people make money and generate wealth for themselves and others. But BAM focuses on the business person, how he, or she, generates wealth and how this contributes to Christian mission. This being the case, there is need for the business person to have a theological grounding that differentiates between the wealth generated through job creation, and the wealth promised (or guaranteed) by the proponents of the prosperity gospel (which devalues work and places greater emphasis on faith and giving).

Bonk (1991) notes that the affluence of the Western missionary was a hindrance to effective mission. The African business person can face the same challenges as the Western missionary who lived in relatively greater material affluence than did the people they came to convert. One solution to this problem is to create jobs (what entrepreneurs do). Because Africa is a demographically youthful continent, there is need to engage in productive activity and for nations to prioritise the necessity to sustain peace and economic development. Vinay Samuel and Chris Sugden, quoting from *The Oxford Declaration on Christian Faith and Economics* (1990), reminds us that economic production is part of Christian stewardship:

Production is not only necessary to sustain life and make it enjoyable; it also provides 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 distribute wealth and income justly.

Proponents of liberation theology have popularised the reading of the Bible from the perspective of the poor. They have emphasised the position that Scripture takes in identifying with the poor over and against the powerful. Gutierrez (1988) has comprehensively summarised the passages, below, which rebuke the corrupt rich. These passages may have contributed to the negative perception of business people by society in general and Christians in particular. Gutierrez (*ibid.*,259) states:

The prophets condemn every kind of abuse, every form of keeping the poor in poverty or of creating new poor. They are not merely allusions to situations; the finger is pointed at those who are to blame. Fraudulent commerce and exploitation are condemned (Hos. 12:8; Amos 8:5; Mic. 6:10–11; Isa. 3:14; Jer. 5:27; 6:12), as well as the hoarding of lands (Mic. 2:1–3; Ezek. 22:29; Hab. 2:5–6), dishonest courts (Amos 5:7; Jer. 22; 13–17; Mic. 3:9–11; Isa. 5:23, 10:1–2), the violence of the ruling classes (2Kings 23:30, 35; Amos 4:1; Mic. 3:1–2, 6:12; Jer. 22:13–17), slavery (Neh. 5:1–5; Amos 2:6, 8:6), unjust taxes (Amos 4:1, 5:11–12), and unjust functionaries (Amos 5:7; Jer. 5:28). In the New Testament, oppression by the rich is also condemned, especially in Luke (6:24–25, 12:13–21, 16:19–31, 18:18–26) and in the letter of James (2:5–9, 4:13–17, 5:16).

It is important to note that unethical behaviour is not a preserve of business people or the rich and powerful. Rather, it is a reflection of the fallen human nature. The Apostle Paul describes the fallen human nature as “filled with every kind of wickedness, evil, greed and depravity” (Romans 1:29). This depravity manifests itself in all segments of society, not just the business community. The Prophet Zephaniah rebukes all cadres of leaders in society:

Her *officials* within her are roaring lions; her *rulers* are evening wolves, who leave nothing for the morning. Her *prophets* are unprincipled; they are treacherous people. Her *priests* profane the sanctuary and do violence to the law (Zephaniah 3:3-4).

Zephania's condemnation of unethical behaviour among officials, rulers and priests is as true today as it was when he wrote his book. To guide Christians in the just creation of wealth, I have listed passages from Dennis Tongoi (2001:121-124) in Appendix A at the end of this research. The fact that unethical practices are common in business practice provides a critical opportunity for Christians to be the righteous rich, to play their role as agents of redemption within the business community.

To be liberating, BAM must help the emerging and relatively wealthy middle-class in East Africa to engage justly with the poor and the poverty in their extended families and wider communities. Schreiter (1997 p.105-114) opines that for liberation theology to remain relevant in a new global post-socialism reality, the following factors must be worked out: a) need to provide a new social analysis; b) need to reimagine evil, what we are opposing or fighting; c) need to provide a new utopian horizon (for instance, the fight against apartheid in South Africa called for freedom; and d) need to articulate new differentiation in the agents and tasks of liberation (these tasks are enumerated as resistance, denunciation, critique, advocacy and, finally, reconstruction).

I disagree with Schreiter's listing of reconstruction as a task. Rather, I take the position that social transformation and reconstruction constitute an emergent flow that responds to the outcomes of liberation theologies (Mugambi, *ibid*).

The rest of this chapter will discuss BAM, considering this as part of reconstruction in the light of each of the factors that Schreiter (1997:105) outlined above.

4.2.1 BAM and a New Social Analysis: The righteous rich

In discussing models of theology, Schreiter (1985) refers to the fact that ethnographic approaches to building local theologies are particularly concerned with identity. The populations of Africa are young and are rapidly urbanising. Schreiter (1985:13) laments that this means that the church has "forgotten or not even learned" much of its traditional religions. Thus whatever 'church' meant in the rural context is alien in an urban setting. This creates an identity challenge that is more pronounced among first-

generation business people who have relocated to the cities and are acquiring wealth. These do not know how to reintegrate in the extended rural family (with its multiplicity of needs and demands).

The identity crisis is similar to that experienced by the first-century believers. Kwame Bediako (1992) reflects on the dilemma of identity that must have engulfed the first of the converts from Judaism to Christianity (Judaism was considered a cult). This self-identity was more complex for the Hellenistic converts who did not share the history and traditions of the Jewish nation in whose culture Jesus lived and died. Similarly, the relative wealth of business persons in emerging economies creates a social barrier between them and their less affluent neighbours. The alienation is compounded by their struggles to relate to the insatiable demands placed upon them by their extended family. They are alienated theologically by the common perception that one cannot be wealthy without having exploited others. Tarimo (2005:175) observes that the socio-cultural challenge facing aspiring African business persons further alienates them because, to some ethnic groups, "accumulation of wealth is often seen as greed and thus discouraged by communal norms" (:75).

Bediako (1992:48), observes that the modern African Christian faces challenges similar to those faced by the early believers who lived in a dominant pluralistic Graeco-Roman culture, where morality differed significantly from that advocated by the teachings of Jesus. As such, there is need for a new self-conscious identity that BAM practitioners can cultivate. Bonk (2007) uses the term the "righteous rich", which I consider fitting for the newly rich Africans to adopt. The term changes their negative identity to a positive identity within their communities. Bonk (:172) adds: there is "a clear distinction between rich people who are *good* and rich people who are *bad*".

In the Scripture, there are many warnings directed at the wealthy and unethical business people. But business persons are creators or managers of wealth. A dilemma thus exists for those considering going into business or relating to business people: can one be both rich and righteous? The belief in most people's minds (in the light of the foregoing biblical warnings) is that one can only be one or the other — not both! In this section, I identify business people, in both the Old and the New Testaments, who were described as harbouring the attributes of both rich and righteous.

4.2.1.1 The righteous rich in the Old Testament.

The first books of both the Old and the New Testaments chronologically address the issue of wealth and wealthy people. I will reflect, first, on the book of Job, the earliest manuscript of the Old Testament, to help work out a theology of the righteous rich.

a) Job

Relative to the time of writing, the first book of the Old Testament is Job. Job the man can be described in today's terms as a wealthy agri-businessman (Job 1:1-3). He was not a subsistence farmer like Amos (Amos 1:1). The book of Job, despite being the oldest manuscript of any book in the Protestant canon of the Bible, is chronologically placed in the wisdom literature. This may lead to the assumption that the story of Job is an allegory. Other biblical references, such as Ezekiel 14:14, 20, confirm that Job is a historical figure. This passage in Ezekiel refers to Job as a righteous person, alongside Noah and Daniel. Job was certainly among the righteous rich. It is probably his righteous use of wealth that prompted Satan to request that God test Job's faith. In chapters 29 and 31, Job describes his relationship with wealth and the needy. I have quoted these passages extensively below, as they are not commonly read in worship services. (Job 29:7-17) speaks of the honour that he had at "the gate of the city":

- He "put on righteousness as my clothing; justice was my robe and my turban" (vs.14);
- He rescued the poor and the fatherless (vs.12);
- Those who were dying could depend on him (vs.13);
- He was the eyes of the blind (vs.15);
- The widows' hearts sang (vs.13);
- He broke the fangs of the wicked (vs.17).

Earlier in the book, his friends Eliphaz, Zopher and Bildad had attributed Job's suffering to sin in his life. Job, unlike most wealthy people rebuked in the rest of the Scripture, continues to defend his position by pointing out his righteous relationships with others, particularly with the needy in the community (Job 31:16-23). Despite his wealth, he was not an idolater; neither did he find his security or identity in his wealth. He affirms: "If I have put my trust in gold or said to pure gold, 'You are my security,' if I have rejoiced over my great wealth, the fortune my hands had gained,..." (Job 31:24, 25).

Thus it was possible for Job to be rich but not let his wealth undermine his most important relationship — that between him and God and with other needy members of his community. The spiritual warfare (involving the machinations of Satan in the background), which led to the loss and later regaining of Job's wealth, has been the theme of many books. Today, many a Christian business person in Africa is aware of the spiritual forces that they face. For example, we see competitors turning to witchcraft and sorcery to attract customers. African business people remain anxiously aware of the spiritual dimension of their vocation. Christian business people who attend church seeking divine intervention remain alert to the possibility that their rivals may consult witchdoctors in attempts to gain a spiritual advantage. Aware of these dynamics, BAM provides an opportunity to equip business people with biblical spirituality over and against the African traditional religious perspective.

b) Abraham

Abraham was a wealthy Old Testament patriarch. He is associated with being the father of the Jewish, Moslem and Christian faiths. He and his nephew Lot were so wealthy that they had to part company because the land could not sustain both their flocks and herds (Genesis 13:1-8). Abraham's wealth, however, did not disqualify him from being a part of God's redemptive agenda. God says that He chose him "...to direct his children and his household after him to keep the way of the Lord by doing what is right and just, so that the Lord will bring about for Abraham what he has promised him" (Genesis 18:19).

The above passage occurs just before, and in contrast with, the destruction of Sodom and Gomorrah, which God did because of their wickedness. In the midst of this judgment, God rescues Abraham's nephew, who is described as "...a righteous man, who was distressed by the filthy lives of lawless men" (2 Peter 2:7).

c) Bezalel and Oholiab

The first record in the Scriptures of a person filled with the Holy Spirit is that of an artisan, not a priest. Of Bezalel, who was an artisan paid for his artisan services, God said He had "filled him with the Spirit of God, with wisdom, with understanding, with knowledge and with all kinds of skills" (Exodus 31:3).

Another skilled artisan, Hiram, who was the chief builder for King Solomon, is

described as “a skilled craftsman in bronze...filled with wisdom, with understanding and with knowledge to do all kinds of bronze work”(1 Kings 7:13). The contribution of these ordinary, skilled workers was significant in the fulfilment of God’s agenda in that generation.

The Old Testament also records those who managed wealth in their capacity as public servants. A good example is Joseph in the book of Genesis. The Kings of Israel could be considered the managers of national wealth, the wealthiest being Solomon. Some failed to manage this wealth successfully, an example being King Jehoshaphat, who suffered a loss in an investment venture with King Ahaziah, who was “guilty of wickedness” (2 Chronicles 20:35). His “ships were wrecked and not able to sail to trade” (2 Chronicles 20:37b). Here, one reads of the failure of a business venture, the cause of which was the investor's spirituality. Thus, what on the surface appeared to be a natural disaster was explained in terms of God’s judgment for disobedience.

d) Boaz

The book of Ruth narrates the story of Boaz (who married Ruth), one of the ancestors of King David and the Lord Jesus Christ. In the story, two concepts that characterise the righteous rich are demonstrated. These are the practice of gleaning, which allowed the poorest people to have some dignified livelihood, and the concept of kinsman-redeemer (Ruth 4:5-8). Here, one sees again that wealth creation was not exploitative. Rather, it took into account that there would be vulnerable people in society whose support was provided for without compromising their dignity.

4.2.1.2The righteous rich in the New Testament

This section discusses wealthy people in the New Testament and how this can help BAM practitioners live as the righteous rich.

a) James and the righteous rich

Luke the writer of the New Testament book of Acts documents the transformation that took place after the day of Pentecost. The wall that divided society into economic classes was broken down.; the rich and the poor now worshipped together in the early church.

This new social dynamic brought with it a new set of challenges, revolving around how the rich and poor (as part of the same congregations) could relate to each other.

The first chronological book of the New Testament is James. James, the leader of the church in Jerusalem, devotes a substantial amount of his writing to this rich, poor divide.. He begins by exhorting the poor, whom he cites as being “in humble circumstances” (James 1:9), to take pride in their “high position”. To the rich, he poses the challenge that they take pride in their “humiliation” (James 1:10). Essentially, James reverses the social norms and sees both rich and poor in temporary circumstances, reminding the rich that they would fade away like a wild flower “even while they go about their business” (James 1:11).

The second chapter of James (James 2:1-7) addresses the discrimination arising from favouring the materially rich over the poor. In this, the materially poor are said to be “rich in faith” (vs.5). James rebukes the rich for their abuse of their economic and judicial power. These rich are definitely not righteous; they even slander “the noble name of him to whom you belong” (vs.7). As such, they are the ‘contemptuous rich’.

James (4:13-17) goes on to address people who “carry on business and make money” (vs.13), reminding them of the need to realise that their destiny and success was not in their own hands but in God’s hand. They should not boast about their plans for now or the future. Instead, they should recognise God by saying, “if it is the Lord’s will” (James 4:15). In his final chapter, James concludes by warning the rich who fail to pay their workers (James 5:1-6) against a self-indulgent lifestyle focused on the love of things rather than on the love of people. James uses strong language, highlighting the challenge of discipleship in communities or congregations with economic disparities (similar to those observed in today’s rapidly urbanising East African populations). The book of James focuses on faith that is demonstrated by works, even as he makes the imperative to “Love your neighbour as yourself” (James 2:8).

BAM is an opportunity to demonstrate a faith that works for business people, not just in their relationships in the church but also in the wider marketplace. The first recorded judgment of sin by God in the New Testament is in Acts chapter 5. In this, Ananias and Sapphira secretly engaged in a financial transaction, but God was displeased with their

lack of transparency and their selfish motives. The immediate consequence of their deaths was that it instilled fear in those who sought to use their wealth to abuse the newfound culture of generosity in the early church. The lesson is clear: personal financial decisions made in private by business people have public consequences. This is why spirituality must be at the centre of BAM. Any failure to acknowledge God as the primary audience, and the source of strength and success, could undermine the missional outcome of a business.

b) Jesus and the righteous rich

Jesus was as concerned about the repentance of the wealthy as he was concerned about the poor. When a man came up to him with an enquiry on how he could gain eternal life (Matthew 19:16, 21-24), Jesus indicated that worldly wealth was an obstacle to spiritual receptiveness. He told the man that if he sold all his possessions, he would be rich in heaven. But the man had great wealth and left in an extremely sad state. Jesus goes on to tell his disciples how difficult it is for the rich to enter God's Kingdom.

As shown in his engagement with Zacchaeus (Luke 19), Jesus does not overlook the spiritual needs of the rich. Not only did Jesus visit Zacchaeus' home, he also acknowledged Zacchaeus' salvation as a result of the latter's repentance. In the Bible, we see Zacchaeus' attitude to wealth immediately transformed as he turns to Jesus and says, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount" (Luke 19:9-10). In response, Jesus declares, "For the Son of Man came to seek and to save the lost" (vs.10). Recognising that rich sinners too are worthy of salvation, they too (like Zacchaeus) are invited to repent.

Redeemed business people can become the righteous rich, agents of redeeming the marketplace. The redemption of the rich can result in significant economic realignments. It must be noted, however, that not all wealthy people are corrupt or greedy. Joseph of Arimathea, for instance, played a pivotal role after Jesus was crucified. He is described as "a rich man from Arimathea" (Matthew 27:57). As a member of the council, he is said to have declined to consent to the killing of Jesus (Luke 23:50, 51). Joseph of Arimathea played a pivotal role in preserving the body of Jesus after the

crucifixion. He was a believer in a high position, was upright, and is said to have been “waiting for the Kingdom” (Mark 15:42). Owing to his influential position (unlike the poorer disciples), Joseph had access to Pilate. He used this position to ask for Jesus’ body. Once the body was released to him, he facilitated the laying of the same in an unused tomb (Matthew 27:60).

Jesus’ own relationship to wealth is a difficult model to emulate. His divinity sets him apart from ordinary human beings. His temptations were even more severe (Hebrews 5:7). At the beginning of his ministry, Satan came to Jesus and told him, “If you are the son of God, tell these stones to become bread” (Matthew 4:3). This would have been a sustainable economic strategy for Jesus’ ministry, but one based on a compromise with the devil. Despite his ability to honour Satan’s challenge, Jesus declined. As with Jesus, the rich face many temptations and must choose the path of righteousness.

Jesus, like most Jews, had a family trade that provided for his livelihood. The Scriptures contain little information about Joseph, Jesus’ earthly father, although both Mark and Matthew describe him as the son of a carpenter (Mark 6:3; Matthew 13:55). Thus, for a sustainable livelihood, Jesus spent the first 30 years of his life plying his trade as a carpenter. When he began his itinerant ministry, he discontinued the carpentry business and depended on, among other means, the support of a group of women who followed him (Mark 14:40-42).

Jesus’ need to pay taxes was provided for in an unusual way. In Matthew (17:27), Jesus asked Peter to get the necessary money from the mouth of a fish and use this to pay their tax. While some people, like Jesus, go into what is sometimes called the full-time ministry, it must be remembered that Jesus’ ministry was not normative. Majority of professionals or traders will, unlike Jesus, live out their lives in the marketplace. Even for Jesus, however, full-time ministry only lasted three years; he would have been a carpenter from the age of 18 years to 30.

In discussing Jesus in the marketplace, Ed Silvoso (2002:37) notes, “Traditionally we picture Jesus more as remote, more of a monk than a manager”. Johnson (2009:169) reminds us Jesus was a business person much longer than he was a preacher. Born in the marketplace — in a stable at an inn — Jesus identified with the marketplace when

he became a carpenter. As a result, Silvano (2002:37) concludes that Jesus “belongs in the marketplace even more than in a monastery”.

Silvano (2002) recounts the miracles that Jesus performed in the marketplace, calling many of them business wonders, and provides an interesting list of Jesus’ parables, showing that Jesus “was thoroughly familiar with the marketplace and its operations”. Silvano (:41) cites the following themes as examples of Jesus’ knowledge of the marketplace:

- Construction (see Matt. 7:24-27);
- Winemaking (see Luke 5:37-38);
- Farming (see Mark 4:2-20);
- Treasure hunting (see Matt. 13:44);
- Ranching (see Matt. 18:12-14);
- Management and labour (see Matt. 20:1-16);
- Family-owned business (see Matt. 21:28-31);
- Hostile takeovers (see Luke 20:9-19);
- Future markets (see Luke 12:16-21);
- Crop yield (see Mk 13:27-32);
- Management criteria (see Luke 12:35-48);
- The need for observation and research (see Luke 14:24-35);
- Misuse of money; bankruptcy (see Luke 15:11-16);
- The advantage of leverage (see Luke 16:1-13);
- Venture capital in high-risk situations (see Luke 19:11-27).

The people that Jesus selected to join his inner core of twelve disciples came from the marketplace. They included fishermen and tax collectors. Jesus even uses the marketplace language to communicate his vision to them: “I will make you fishers of men” (Matthew 4:19).

c) Paul and the righteous rich

Most people take 'missionary' to mean one who receives money to go and do mission work, and 'business person' as one who does business and gives money to the mission. Paul was the typical missionary, yet when he concluded his work in Ephesus, he demonstrated that he had conducted his work in a sustainable manner and had not been greedy or dependent on others. On the contrary, he was generous. Paul tells the church in Ephesus: “these hands of mine have supplied my own needs and the needs of my companions” (Acts 20:32-35). He indicates that he had worked hard and had given generously, reminding them that “It is more blessed to give than to receive” (Acts

20:35b). Rather than receiving money for his “ministry”, Paul supports his ministry with his own hands; he gives to the weak in the mission field.

The book of Acts documents Paul’s mission, and was probably a defence thesis for his trial before Caesar. The New Testament book of Acts ends abruptly with Luke the author once again documenting Paul’s financial independence. Paul lives in his own “rented house” in Rome as he awaits his trial before Caesar (Acts 28:30). Allen (1962:53) states: “Later, he (Paul) certainly must have had considerable resources, for he was able to maintain a long and expensive judicial process, to travel with ministers, to gain a respectful hearing from provincial governors and to excite their cupidity”.

This does not mean that Paul did not lack material things. Indeed, he endured more troubles than many of his generation. In 2 Corinthians 12:25-27, he recalls shipwrecks and hunger. Overall, Paul does not appear to have depended on any of the churches he had planted. The exception was the non-Jewish church in Philippi, regarding which Paul asserts, “Not one church shared with me in the matter of giving and receiving, except you only” (Philippians 4:15).

Paul recognises that there are both just and unjust ways of gaining wealth. He states that the qualities of an elder or bishop include “not pursuing dishonest gains” (1 Timothy 3:8; Titus 1:7). Indeed, he urges that all must work hard to meet their personal needs (Titus 3:14; 2 Thessalonians 3:12). Paul recognises that there will be rich people; he is not opposed to their wealth, and indeed urges Timothy to command them to be the “righteous rich” (1 Timothy 6:17, 18).

As more than 50% of the world’s population now lives in urban areas, and as the African middle-class grows, an increasing number of those who attend church service at the weekend make a living in the marketplace during the week. (The 117 professions or jobs mentioned in the Bible are listed in Appendix B.)

4.3 BAM and a New Utopian Vision

Schreiter's (1997:108) proposes that liberation theology needs a new utopian vision. Liberation theologies were propagated in South Africa and South America. The hope for freedom was a rallying call. What comes next after freedom? Do each of us resort to

amassing the benefits of freedom for ourselves? This research will conclude in our final chapter by discussing BAM (“profit for the common good”) as a new utopian vision that can rally the righteous rich to contribute towards creating an alternative future through equitable and sustainable business practice.

BAM differs from BAB in that whereas the latter seeks to maximise financial profit, BAM seeks to go beyond the interests of shareholders to the interests of all stakeholders. In other words, BAM seeks the common good.

The phrase “the common good” is used holistically, in its political, social and economic dimensions. It is used in the same manner that Tarimo (2005:44) speaks of “an inclusive common good, so that all persons in the community can develop their personal lives”. Tarimo links this “inclusive common good” to the promotion of basic rights. This, he says, goes beyond “the accumulation of individual goods or pursuing an individual interest” (ibid.). This is in line with the emphasis of Jesus’ teachings when he addresses the rich man (Luke 12:20, 21). Jesus does not oppose wealth. Rather, he exposes the folly of laying up treasures for oneself because material wealth alone is fleeting. Ulrich Duchrow and Franz J. Hinkelmmert (2004:157) also use the term “common good” in an inclusive sense, taking into consideration the need to protect and provide for the weakest and most vulnerable. As they reason, “If they can live, all can live”. Both Duchrow and Hinkelmmert (2004) and Tarimo (2005) view justice as fundamental to the common good.

Poverty is not a lack of resources but is the result of broken relationships. Bryant Myers (2000:86) would agree, and argues that “Poverty is a result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable. Poverty is the absence of Shalom²⁵ in all its meanings”.

Business people who sit in the pews on Sunday can become a coordinated force, on Monday seeking to make profits for the common good. As mentioned earlier (chapter one), Christian theological institutions have converted loss-making seminaries into universities, and have changed their flagship courses from theology to business or

²⁵I have adopted Wolterstorff’s definition of *Shalom* as used by Myers (2000::51). Shalom is a relational concept (dwelling at peace with God, with self, with fellows, with nature).

commerce to attract fee-paying students. What is the relationship between these new business schools and the theological colleges in terms of what they teach? Some of the major Christian colleges in East Africa with business studies are listed below.²⁶ Christian universities that admit Christian students to their colleges may assume that having chaplaincy programmes is sufficient preparation for students to advance Christian mission in the marketplace. But is it? In truth, BAM (profit for the common good) can be integrated into the business curriculum. This would prepare business people to live out their faith in the marketplace. It would also represent an answer to the prayer taught by the Lord Jesus: “Thy Kingdom come, thy will be done on earth as it is in heaven” (Matthew 6:10). Christian Overman (2006:196) states:

Our great challenge, then, is to learn to “think Christianly” about civil government, economics, law, medicine, science, and the media, and the arts. We need judges who will judge Christianly, economists who will manage money Christianly, teachers who will teach Christianly, governors who will govern Christianly, plumbers who will plumb Christianly and parents who will parent Christianly, not limit our understanding of God’s Kingdom to the church or to the world beyond the grave.

The outworking of the Kingdom of God, if understood and practised by business people, could provide a new *telos* (or ultimate purpose) for what it means to be a Christian business person on Monday. The common good will be discussed in our last chapter as we derive models for mobilising Anglican dioceses in East Africa to develop BAM as a financially sustainable vehicle for Christian mission. Next, we discuss the Kingdom of God, offering this as an overarching theological narrative to unite BAM practitioners in their quest for economic transformation.

4.3.1. BAM and the Kingdom of God

The Kingdom of God exists both in the present time and in the future. The church has tended to fluctuate between emphasising one or the other perspective. Some seek to usher in the Kingdom in the present by means of various programmes; others give up on the world and wait for the end times, when everything that is wrong with this present world will be rectified. Depending on one’s denominational tradition, one can identify with either of these views. Ott and Strauss (2010) note that most missiologists,

²⁶PCEA University, Pan African Christian University, St.Pauls’ Limuru, St. John's, Uganda Christian University. The Alumni of these universities are not necessarily Christians, and not necessarily church personnel!

including Bosch (1991:508), do not attempt to resolve this dichotomy. He states that mission is “both future-directed and oriented to the here and now”. Ott and Strauss (2010:92) warn that due to the sinfulness of human nature, “we dare not associate the Kingdom with any particular political ideology, economic system, or moral agenda”. I will, therefore, not seek to identify BAM with any utopian view of the role of the church in society, because such a position would be indefensible.

The apathy of the Church has been difficult to explain, especially in contexts of social injustice. George Kinoti and Peter Kimuyu (1997:7) urge Christians to participate actively in the re-construction of their countries: “If Africa is to overcome the present crisis and know peace and prosperity, African Christians must become more active in the economic, political and social development”. Contrarily, BAM does not profess to be a solution to any economic or ideological debate. Rather than identify with a given ideological perspective, BAM can affirm business persons in their calling so that they are able to act as agents advancing God’s Kingdom — whatever the system they find themselves in.

As I critique the different economic systems in the next chapter, I will cautiously not present BAM as the antidote to the problems posed by one economic ideology or another. Economic systems are the macro-environments that can determine the success or failure of BAM in Africa. Understanding this becomes important if BAM is to succeed.

N.T. Wright (1999) presents a biblical picture of Christian hope that bridges the tension between the present and future aspects of the Kingdom of God. He differentiates between building *the* Kingdom and building *for the* Kingdom. The assumption is that if human beings seek to build *the* Kingdom, this can lead to arrogance or a sense of apathy. Wright (1999:24) states that building *for* the Kingdom allows:

...every Christian incentive to work for the renewal of God’s creation and for justice within God’s creation. Not that we are building the Kingdom by our own efforts. Let us not lapse into that...what we are doing here and now is building *for* God’s Kingdom

There is need to reformulate the theme of working *for* the Kingdom to include every believer, not just members of the employed staff of the church. In Ephesians 4:11, the apostle Paul points out that the various leadership offices have the same goal — that of

the “saints being equipped for works of service”. The Kingdom, as discussed in this research, is not limited to the four walls of a church building. Bosch (1991:378) distinguishes between “church people” and “Kingdom minded Christians.” He states:

Kingdom people seek first the Kingdom of God and its justice; church people often put church work above concerns of justice, mercy and truth. Church people think about how to get people into the church; Kingdom people think about how to get the church into the world. Church people worry that the world might change the church; Kingdom people work to see the church change the world.

The Kingdom of God stands over and against the world; it favours and uplifts the downtrodden, the outcasts and the marginalised. This is one reason why BAM is not business as usual. Rather, it is a desire for Kingdom values to bring about social impact as one of its goals. BAM has the potential to bring both distributive and restorative justice through creating wealth in equitable, transparent and accountable ways.

The ‘Kingdom’, mentioned 153 times in the gospels in the NIV Bible, was to be a new community; Jesus’ followers were to be one family universally (John 17:20-23.) Here, the recurring theme is inclusivity. BAM provides an inclusive platform where all can make their contribution to God’s mission. We are no longer Jew or gentile, rich or poor, male or female (Galatians 3:28), but we are now the household (*oikos*) of God, with a new *oikonomia* (“management of a household”) (Ephesians 2:19). BAM can help Christian business people, as part of their witness in the marketplace, identify as a new community, a new family. This research will consider BAM (profit for the common good) as the ideal vehicle for rallying the emerging rich to become righteous.

4.3.2 A call for righteousness

In his gospel, Matthew links the Kingdom of God to righteousness (Matthew 6:33) or right relationships. The passage *thy kingdom come, thy will be done on earth as it is in heaven* (which was part of the prayer that Jesus taught his disciples) proposed this righteousness — not for the world to come but as part of the disciples' daily lives.

Those who argue against Christians participating in the reconstruction of the political, economic, aesthetic, moral or theological context contend that ‘spaceship earth’ is on a collision course with God’s judgment, and that everything will be destroyed. Accordingly, getting involved in any earthly activity (except the bare minimum, for

survival) amounts to the wrong use of time and resources. There are a number of biblical passages that are used to support this mindset. One such passage may be found in the book of Peter (see 2 Peter 3:2-15). The argument is that if this world is going to be destroyed (2 Peter 3:11), then Christians should ignore it and wait for the new heaven and the new earth. Notably, heaven too will be destroyed. Although Christians associate heaven with perfection, 1 Peter 3:13 and Rev. 21:1-5 state that there will be a **new** heaven and a **new** earth (2 Peter 3:13).

The question then becomes what will happen to the old (present) heaven and earth? The answer to this question can be found in this same passage (2 Peter 3:6-7). Peter speaks of the destruction of the world in Noah's time. The world was not annihilated, but renewed by God's judgment. "By the same word, the present heavens and earth are reserved for fire, being kept for the Day of Judgment and destruction of the ungodly" (vs.7). The people were destroyed (except for Noah's family), but the earth was renewed. This theme of renewal through judgment is developed in the New Testament. Paul says, "Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come! (2 Corinthians 5:17). The same concept is portrayed in the resurrection. Though the wages of sin is death, death does not amount to annihilation but, as Paul states, what follows is resurrection to eternal life (1 Corinthians 15:50-54).

What Peter confirms is that there will be a final judgment and retribution, this time through fire rather than water. But this judgment will happen in a flash; it will not be as prolonged as the punishment with water. Similar to the first judgment by water, this new judgment will amount to a renewal, not a replacement. In the book of Matthew, Jesus says to the disciples, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne..." (Matthew 19:28).

Wright (2007:205) describes Easter and the resurrection of Christ as the focal point of history. He asserts:

The point of the resurrection, as Paul has been arguing throughout the letter, is that the *present bodily life is not valueless just because it will die*. God will raise it to new life. What you do with your body in the present matters because God has a great future in store for it. And if this applies to ethics, as in 1 Corinthians 6, it certainly also applies to the various vocations to which God's people are called. What you *do* in the present — by painting, preaching, singing, sewing, praying, teaching, building hospitals, digging wells,

campaigning for justice, writing poems, caring for the needy, loving your neighbour as yourself — all these things will present life a little less beastly, a little more bearable, until the day when we leave it behind altogether (as the hymn so mistakenly puts it, 'until that day when all the blest to endless rest are called away'). They are part of what we may call *building for God's Kingdom*.

Ultimately, God will judge this present world with fire. But this judgment will not replace this world with a new, unrelated world. Rather, the judgment will transform this world into a renewed heaven and earth. Peter asserts that this new world will be built on a different foundation, one of justice or equity (translated *dikaiousunē*²⁷):

That day will bring about the destruction of the heavens by fire, and the elements will melt in the heat. But in keeping with his promise we are looking forward to a new heaven and a new earth, the home of righteousness (2 Peter 3:12-13).

Peter writes that this new heaven and new earth will be the home of righteousness (a home for restored relationships). This is comparable to the outcome that BAM seeks. In a global economic model that is destroying both the rich and the poor as a result of unjust relationships, BAM can serve as a platform for healing. James Strong 1990:xyz states that the word justice (*dikaiousunē*), used in the passage above, can be translated as equity. One can then read Matthew 6:33 as follows: "But seek ye first the Kingdom of God and His *dikaiousunē* (righteousness/equity/justice) and all these things shall be added unto you".

At the beginning of his ministry, as recorded in both Luke 4 and Matthew 12, Jesus presents his manifesto, quoting from Isaiah 42:1-4. This passage sets out the agenda of the Messiah as one who "will proclaim **justice** to the nations". Talking of the spirit-filled servant, he concludes: "A bruised reed he will not break, and a smoldering wick he will not snuff out, till he leads **justice** to victory. In his name the nations will put their hope" (Matthew 12:18-21). The book of Peter (see 2 Peter 3:10) speaks of the disappearance of the heavens and not the disappearance of the earth. The earth is said to remain bare, while the elements are destroyed.

²⁷ Δικαιοσύνη *dikaiousunē* *dik-ah-yos-oo'-nay*, from [G1342](#); *equity* (of character or act); specifically (Christian) *justification*: -righteousness. From [G1349](#); *equitable* (in character or act); by implication, *innocent, holy* (absolutely or relatively): -just, meet, right (-eo) <http://lexiconcordance.com/greek/1343.html> (Viewed 13th November 2014.)

The NAS New Testament Greek Lexicon describes ‘the elements’ used here as translated from στοιχεῖον²⁸ *stoicheion stoy-khi'-on*. In other passages (Heb. 5:12, Colossians 2:8; 2:20), this term refers to “the foundations,” “building blocks,” or “elementary principles.” One could therefore conclude from Peter that the new earth will have a new building block or elementary principles. From Peter, we see that the new earth will have a new building block or foundation, namely, the new elementary principle “righteousness” (2 Peter 3:13).

To reflect on BAM’s contribution to the Anglican Communion’s five marks of mission (which include “To seek to transform unjust structures of society” and “To strive to safeguard the integrity of creation and financially sustain and renew the life of the earth”), there will be need to heed Schreiter’s (1997 p.105) need for liberation theology to offer a new *critique*. In chapter five we will critique the Mission as Mission (MAM) funding model, in which mission work depends on philanthropy. In other words, in MAM profits are made elsewhere and donated to mission.

4.4 Agencies and Tasks of Bam

We now turn to the agencies and tasks that position BAM as an outworking of liberation theology. The tasks we consider are as follows: first, *resistance*— the need to resist Business As Business and other greed-driven economic models. Second, we will look at *denunciation* of the instrumental view of work that drives the current economic models (with diminishing relational and ontological outcomes). Third we call for *advocacy* in promoting just economic relationships by promoting the Jubilee.

4.4.1 Resistance: Global economic systems

In chapter one, we documented how mission in Western Europe was initiated in the context of fighting bad business, notably the global slave trade. Business as Business, then, pursued goals through exploitation of human labour. Our third chapter documented the inequality challenge, where the richest 1% of the world control the rest

²⁸Neuter of a presumed derivative of the base of G4748; something *orderly* in arrangement, that is (by implication), a *serial (basal, fundamental, initial)* constituent (literally) proposition (figuratively): element, principle, rudiment.
<http://lexiconcordance.com/greek/4747.html> (Viewed 13th November 2014.)

of the world. (Yes, slavery continues, albeit in different formats.) Personal debt, family debt and national debt sustain modern-day bondage. A majority of the world (the 99%) can readily identify with consumer debt as Schreiter's (2014:105) *reimagined evil*, which enslaves individuals, families and nations. Can BAM, then, provide a forum to address neo-slavery? The UN Millennium Development Goals, which have now given way to the Sustainable Development Goals (SDGs), seek to address poverty through public-sector advocacy. In the face of these many efforts, numerous hindrances to Christian participation in the global economy exist.

For instance, interpretations of certain biblical passages may discourage those in business by predicting an ultimate global economic collapse preceding the Second Advent. A good example is Apostle John's writings in the New Testament Book of Revelation. Revelation (18:1, 2, 10) cites the destruction of Babylon in one day. The judgment on her *adulteries* and *luxuries* amounts to God's judgment on the current world economic systems. An understanding of eschatology will influence how one engages with businesses and business people. I agree with Tokunboh Adeyemo (2006:1572) that the biblical aphorism "come out of her my people" (Rev. 18:4) may be used to exhort Christians to shun "the charms and snares of the prostitute city", which include "idolatry, prostitution, self-gratification, self-sufficiency, pride and complacency, reliance on luxury and wealth and violence against life (Rev. 18:4-8, 24)". Adeyemo concludes that while believers have to "live and work in the world", they are to do so in a way that resists the world and provides a witness to the world.

Adeyemo, in the Africa Bible Commentary (ABC) (2006:1556), discusses at least five ways of interpreting the events listed in the book of Revelation. The events took place during the Roman Empire, between AD 70 and the fall of Rome in AD 476. This view ignores the fact the Christ had not returned by those dates, which is the climax of the book of Revelation. These events began with the inception of the Church and will continue as the seals are opened, one by one, until the consummation of history. He relates these to different historical events, such as Charlemagne and the French Revolution. However, the ABC notes that these are all Eurocentric. None of the seals

are open; they will be opened in the final hour of tribulation. ABC argues that these events would have been irrelevant to the readers to whom the book was written.

Revelation is not concerned with any particular era of history but has timeless principles in the war between good and evil. Again, ABC argues from the hermeneutical position that this book was addressed to specific existing churches in the first century.

The final view adopted by Adeyemo, which is the view taken by this writer, is the apocalyptic view. This does not seek to squeeze the disasters recorded in Revelation (seals, trumpets and bowls) into any artificial timeline but sees the book as a focus on the suffering and persecution of God's people in the light of the totality of human history. Since the casting down of Satan to earth, God's creation and his people have been targets of Satan's attacks; this will continue until the second coming of Christ Adeyemo(2006:1557).

The black horse (Revelation 6:5-6) depicts its rider as having a pair of scales; the high cost of basic foods points to an economic crisis. This passage and the graphic descriptions of the destruction of Babylon (Revelation 18:1-24) point to a sudden collapse of a global trading system. An apocalyptic view means that BAM will continue to operate in a context of suffering and scarcity, with practitioners always facing the threat of an economic crisis on both a local and global scale

BAM seeks to promote outcomes that impact on people, not just financially but also socially, spiritually and environmentally — a quadruple bottom line. Carrying out a business is of value even if one's business ultimately closes down, say as a result of economic crisis. Importantly, the crisis can be an opportunity for Christian witness as BAM practitioners respond to human needs (as has been witnessed during times of natural disasters). Business is about managing risk, and BAM cannot possibly guarantee sustainable business. The success rate of new business start-ups is quite low. According to research by Michael Bowen, Makarius Morara and Samuel Mureithi (2009), four out of five businesses will not last beyond their fifth year. The challenge,

then, remains strategising on how business people can be part of a sustainable Christian mission in a diocese.

BAM practitioners need to resist a materialistic measure of wealth. Currently, the most popular means of gauging development is by material wealth. BAM asserts that this approach must not be allowed to overshadow other forms of wealth, for instance spiritual and social wealth. The apostle John warns of the dangers that are faced by those who are materially wealthy and who assume that they are self-sufficient:

You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see (Rev. 3:14-17).

Kinoti and Kimuyu (2007) urge Christians to engage with the world, not to avoid it. As the apostle John recognises, however, Christians need to engage with a different set of values. The apostle John says, "Come out of her, my people, so that you will not share her sins..." (Rev 18:4). The question, then, becomes: can BAM practitioners offer an alternative economic model that counters the current debt-driven, corporatocracy²⁹, a model whose outcome is making few people rich at the expense of the majority?

The apostle John warns that the economics of exploitation and greed will be judged. The definition of Christian mission used in this research includes God's redemptions as well as His judgment. If one adopts an apocalyptic position, such as I have taken, it means that, in each generation, the righteous rich can live in the midst of a corrupt and violent society like Noah, but be used by God as His instruments of redemption.

Significantly, Noah's ark, though a temporary vessel, served God's redemptive agenda in his generation (Genesis 6:9-11). Although the ark did not last for eternity, God's eternal purposes were accomplished. In the same manner, BAM businesses can be redemptive

²⁹A politico-economic system in which most power is held by large corporations, often mistakenly called capitalism. This is the current governing system of most of the world. *Corporatism has divested Governments of the ability to control policy, economy, and ultimately the fate of the nation.* <http://definithing.com/corporatism/> (viewed 18th March 2012. 10:53.)

agencies in the midst of a corrupt and morally bankrupt world system, even if they do not last a lifetime. The above passages (from both the Old Testament and New Testament) point to the fact that business people and the wealthy can be part of God's redemptive plan. As such, there is need to recognise and affirm business people as fully integrated in God's mission.

The Second Advent, then, should be reason for hope rather than despair. The attitude one adopts will be determined by their choice of worldview. In his book, *Surprised by hope*, Wright (2007) discusses the three views that Christians can adopt when relating to this present world. These are summarised below:

Evolutionary view: This is borrowed from the secular humanism, and promotes the notion that, through human effort, better technology and management can make this world an increasingly better place.

Abandonment view: This world is going to end up being destroyed anyway. Why, then, waste effort engaging with it?

Transformational view: This is God's world. He has conquered and overcome evil and begun to renew this world through his people. He will complete this transformation when He returns.

Neither the evolutionary view nor the abandonment view underpins BAM. The former assumes no spirituality or morality; it only relies on human effort and ingenuity. The latter can lead to apathy and mediocrity. On the contrary, the transformational view gives impetus to BAM in that God is continuing his creative work in, and through, human beings.

4.4.2 Denunciation of the instrumental view of work

The next task for BAM to contribute to the global liberation flow is *denunciation* (Schreiter, 1985:105). There is need to denounce the lack of jobs. Work is an essential and constitutive part of our God-imaging humanity (Christopher, J. H. Wright, 2004:1480). Our working definition of BAM is the following: *A venture or person that seeks to advance God's mission by meeting the needs of individuals and communities through the provision of goods, services or knowledge in a financially sustainable manner, with measurable positive social, spiritual and environmental impact.*

In the context of Africa's population boom, which resulted in the youth bulge described in chapter one, job creation is the number one goal of BAM. Sustainable jobs are undermined by factors such as corruption not only in the public and private sectors, but also in the church.

Liberation theology birthed in a context of social oppression is now subsumed under a growing free-market economy, which provides the opportunity to create a better future through employment opportunities and work. A common starting point in any biblical discussion on work is what has come to be known as the 'creation mandate', derived from Genesis chapters 1 to 3. The call, Let "us" make humankind in our image (Genesis 1:26), invokes the three persons of the trinity as workers. David Kellet (2001:19) observes:

- God worked (Genesis 1:1);
- Jesus worked (John 5:17);
- The Holy Spirit is at work (Romans 8:26-27).

Kellet (ibid.,20) continues to present God as the prototype worker and describes God's work as having a purpose (Isaiah 46:10-11), as well organised (referring to the days of creation), as God resting, and as God involving others in His work.

Though work is presented as a primary function of stewardship, Richard Higginson (2012:24) observes that the prosperity gospel, or the "health and wealth" gospel, which is advocated by American televangelists (including Kenneth Higgin, Oral Roberts and Benny Hinn), promises all Christians prosperity if they abide by a few simple rules, for instance giving their full tithes. This makes it confusing for Christians in business, who must compete and work hard to realise their financial goals. Prosperity gospel focuses on wealth coming "directly from God" rather than from "human initiatives". Higginson (ibid.,27) quotes research undertaken by the Norwegian academic Magne Supphellen in a Nairobi slum, on how religious attitudes affect entrepreneurial self-sufficiency. He notes three religious perspectives, namely, those who "see their work as a calling from God"; those who think that "if they believe, God will give them success"; and those with a weak sense of urgency or fatalistic view, who hold the belief that "their future lies in the hands of God". The study concludes that the first group is the most effective in handling micro-finance loans.

There is need to help business people understand how their work relates to the Christian mission. Darrell Cosden (2006:3) states: "the activity, which we call work, becomes central to the life and mission of the Church". He notes that most discussions on work quickly gravitate towards ethics, which, though important, avoids discussions on the essence of work. He does not propose a theological definition of work but rather states that work has at least three facets: "instrumental, relational and ontological" (ibid.,10). He argues that "the reduction of work to the instrumental aspect focusing on the economic, spiritual, social or existential outputs dehumanises life and makes life itself an object to be achieved and, in the process, "persons become cut off from themselves and their lives" (ibid.,11).

The Western view of wealth creation has gravitated to the instrumental value of work in its quest for wealth creation. Cosden (2006) emphasises that work also has a relational aspect and must aim towards "appropriate social relationships...or some form of human existential realization and fulfilment" (:12). This would include some form of "equity or justice" at the overall level, to achieve better relationships between workers. After all, in today's industrialised society, the average person spends more time with one's fellow workers than one does with family.

Cosden (ibid.) is careful to distinguish between this understanding of work and a Marxist or evolutionary point of view, where work is seen as self-actualisation and a contribution to the evolution of the species. It has a higher purpose and is not an end in itself; it has an ontological purpose. In this view, people are created for a purpose. A "person is a worker not as an accident of nature, because God first is a worker" (ibid.,17). I agree with his conclusion: work was built by God into the very structures of human nature; work is part of the natural order. BAM is about creating jobs and creating work, reflecting God's intentions for all human beings. Importantly, the division of labour in a community creates interdependence and can affirm the significance of all family members. This begins at the family level and can be reflected at all levels of the community and nation. A biblical view of work is particularly important in an Episcopal setting, as people are classified as either clergy or laity, secular or spiritual, with distinct clothing and seating arrangements during their times of worship.

Ben Witherington III (2011:132) states the obvious: that one has to be a Christian to do Christian work. This means that not all work is Christian work. He speaks of "...any necessary and meaningful task that God calls and gifts a person to do and which can be undertaken to the glory of God and for the edification and aid of human beings, being inspired by the Spirit and foreshadowing the realities of the new creation".

Of course, this view limits what may be termed Christian work. Those called to business, those who use their business as a blessing to others, can consider themselves as advancing the Christian mission. Witherington III argues that Christian work looks forward to a new creation rather than just living out the old. The future is not envisioned as a workless paradise (Isaiah 65:20-25), but as a warless place where weapons will be transformed to ploughshares.

Work assigned to humankind before the fall (in Genesis 1 to 3) is, therefore, not the result of the curse. Rather, it is a reflection of our Godlike image as co-creators with God. Likewise, our engagement with business must not be seen as temporal or worldly, but as having significance in the mission of God through his people. Work is integral to Christian mission. Mission must not be construed to mean an overburdened clergy paid to do mission by a disengaged laity. Rather, *all* are to be given an opportunity to work, and their work must be aligned to God's mission.

In this study, Christian mission is defined as "*God's agenda to glorify His name, bless the nations and advance His Kingdom through the redemption and judgment of all creation by orchestrating supernatural, natural, human and non-human means*". This definition does not limit mission to the Church or clergy; it recognises that God is the primary missionary, and is at work through all people. Luzbetak (1988) delineates the historical differences in strategy between Protestant and Catholic Church missionaries:

The primary goal of mission in the view of most Protestant groups was individual conversion. It was hoped that the local church would be formed of solidly, rather than partially or nominally, converted Christian members. In contrast, the primary goal of Catholic missionaries was to plant a hierarchical church. The Protestant missions were basically lay; the Catholic missions were clearly clerical.

Luzbetak (Kindle Locations 2463-2466)

Anglican dioceses that value the role of lay people for mission will better be able to engage with BAM, which succeeds better in a non-hierarchical structure where the priesthood of all believers is acknowledged. Levi Pquir (2014) traces the priesthood of all believers to God's designation of Israel as a priestly nation (Exodus 19:5-6; Isaiah 61:5-6), not just a nation with priests. Although God says "for all the earth is mine", Israel was to be a "Kingdom of priests and a holy nation". The apostle Peter picks up this theme in the New Testament when he writes (in 1 Peter 2:9), "But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light".

Pquir (2014) points out that the Greek word *laos* means "a people for a possession" and does not mean "untrained" or "ordinary". The word applies to all God's people (Acts 15:14; Romans 9:25; 1 Peter 2:9). He notes that the Greek word *laikos* (or "layman") does not appear in the Bible. The word *kleros* ("clergy") means "lot", "portion" or "heritage", referring to a functional office rather than special work.

The rise of the reformation was, in part, a reaction to the special roles that clergy had assumed in relation to other believers. Both Luther and Calvin subscribed to the priesthood of all believers to fight against institutionalised religion and hierarchical clericalism. Luther assumed the theological position that "the priesthood of all believers was possible because of free grace and Salvation for all through faith". Calvin's position was that "the believer's priesthood is dependent upon the priesthood of Christ" (ibid.,7). The reformation thus eliminated the distinction between "religious" and "secular". Pquir (2014:12) concludes: "Every place where a believer is located is a place of ministry. This means that every activity of the people of God in the world, whether public or private, business or pleasure, [labour] or leisure, social or political, is a religious activity".

Anglican dioceses, as part of the protestant reformation, are uniquely positioned to live out the priesthood of all believers as servants of God irrespective of the office of the clergy or the bishop or non-ordained laity. Discussing the need to abolish the laity, Stevens (1999) reminds us that *all* are called to mission. Mission is not the preserve of bishops or the clergy. He declares that throughout the history of the church there have been two categories of people: "those who 'do' ministry and those to whom it is 'done' "

Paul R. Stevens:(1999:3). My definition of mission as *mission Dei* requires that, in Episcopal Churches, the understanding of mission is reflected in how the clergy and laity relate to each other. Stevens (ibid.,24) defines “laity” in the following ways:

- By function: not involved in administering the sacraments;
- By status: without a title, for example, reverend;
- By education: without a theological education;
- By remuneration: not full-time and paid;
- By lifestyle: occupied with secular and not religious life.

These are all negative perceptions of the laity. Stevens (1999:25) then quotes from research done by Catholic theologian, Karl Rahner, which postulates that laity can also be viewed in positive ways as laypersons in the church who have the following attributes: they are “called, adopted, commissioned and blessed persons fully functioning as co-operators of the grace of God”. This perspective is consistent with my definition of mission and business as mission. Since mission is God at work restoring his rule and seeking to bless the nations, it follows that all work should be seen as working for God, and all workers should be seen as being part of God’s work. The clergy and the laity have different roles, but all are engaged in the work of God. (I have listed the jobs or vocations mentioned in the Bible in Appendix B.)

The Bible describes God in several passages as a worker (Stevens, 1999:113). This makes all vocations sacred. God identifies with all workers since He, Himself, has been ascribed vocational statuses as “a worker (Gen. 1-2; Job 10:3-12; Ps. 139:13-16), a builder/architect (Prov. 8:27-31), a teacher (Mt. 7:28-29), a composer and a performer (Deut. 31:19), a metalworker (Is. 31:9), a farmer (Hos. 10:11), a shepherd (Ps. 23:1-4), and a tentmaker and camper (Job 9:8)”.

In seeking to promote BAM, Anglican dioceses need to subscribe to the theological understanding of the priesthood of all believers. This sees the relationships between bishops, the clergy and the laity as roles rather than spiritual hierarchies. God is the missionary and His people are His means. All His people are involved (Jer. 31:34; I Jn. 2:27; Jn. 16:14). Episcopal churches may recognise apostolic succession, but the reformation restored apostolic authority in the Scripture, not in eyewitnesses. The role

of “some” in Ephesians 4:10, then leads to the important job whose function is to “equip the many” for works of service. In addition, the whole body is built up. David Gitari (2005:7), the former Archbishop of what was then The Church of the Province of Kenya (CPK), writing on responsible church leadership stated that bishops in particular are “to demonstrate to the Flock of Christ that they are Servants — not Masters”. The great respect accorded to bishops by the Anglican laity should be reciprocated by service, not by lording it over them (as depicted in 1 Peter 5:1-4).

Ecclesiological identity within Anglican dioceses must extend (beyond the bishop in the Cathedral or the clergy in their parishes) to both lay and clergy business persons involved in mission in the marketplace. CMS began as a movement of lay people who were committed to spreading the good news in Africa and Asia. When congregations were established, the clergy were then invited to maintain the churches. In Rwanda, Rwanda Mission, a mission agency that originated in the UK, was predominantly a lay people movement involving professionals (doctors and teachers). Although it was an Anglican movement, it did not see the need to develop the Anglican Church as an institution. Perhaps this was because they were a minority group in a predominantly Catholic country.

Simon Chiwanga, the retired bishop of the Diocese of Mpwapwa in Tanzania, has challenged Anglican provinces to rethink the Episcopacy (Chiwanga, 2011). He recommends an *Ujamaa* Episcopacy, one that focuses on the African social relationships of consultation and mutual service, rather than one dominated by clergy. He changed the constitution of the diocese to allow Deanery council meetings to be chaired by a layperson or priest. The goal was “to empower and support the effective lay ministry” as the primary responsibility of the clergy (Ibid., 11). Chiwanga (Ibid.,93) refutes the notion that his ideas of promoting the primacy of the congregation is “congregationalism”, and insists that it is a way of protecting and safeguarding freedoms and rights that could be “violated by higher authorities”. This task to empower lay people is a major step towards facilitating BAM in Anglican dioceses. Admittedly, it will be difficult to carry through, considering the entrenched structures that dichotomise between bishops and the clergy on the one hand, and the lay people on the other hand. In our case studies, Bishop Obetia of Madi West-Nile (case 5) has

deliberately created a space within the church calendar that affirms and empowers the business people.

East Africa is becoming more urbanised. A new generation has been propelled into a cash economy for which they were never prepared. This being the case, there is need to equip business people and the rich to become instruments to advance God's Kingdom and to become the righteous rich in the process.

4.4.3 Advocacy for a just economic order

The next task for BAM would be to live out and advocate a just economic order. Customary, the Church engages in advocacy through a process that begins with prayer (advocacy with God). Beyond this, there is need for advocacy to address the systemic challenges that hold back the development of African economies. Given coordinated effort, Christians across the globe, and Anglicans in particular, can have a worldwide network that would impact on global and local economies.

Tinyiko Sam Maluleke wrote in Kalu (2005:475): "... issues of selfhood and the moratorium have long loomed large in the African theological agenda". Maluleke (p.482) recorded Mbiti's basic criticism of the Black and Latin American liberation theologies as lacking in full biblical grounding. Liberation theology has identified with the Old Testament book of Exodus motif. Mugambi (1995:40) notes that a reconstruction theology identifies with the Old Testament books of Ezra and Nehemiah. The Exodus was a *relocation* and establishment of a completely new socio-economic order, while Nehemiah was the *repairing* of a system broken down as a result of violation. What we now discuss (the Jubilee) is a call to reset the global economic system. We are not simply *upgrading* the current software. Rather, we are *rebooting* the system. This may sound daunting, if not impossible. But so was the call to abolish the slave-driven economic order of the 1800s.

4.4.3.1 BAM and the Jubilee: The practice of restorative justice

The *OALD* defines restorative justice as a "system of criminal justice which focuses on the rehabilitation of offenders through reconciliation with victims and the

community at large". This is an alternative to retributive justice, which is a "system of criminal justice based on the punishment of offenders rather than on rehabilitation". In this section, BAM's function of engendering restorative justice is discussed.

At the beginning of his public ministry, following the epic duel with Satan in the wilderness, Jesus returns to the village of Nazareth and goes into the synagogue, as was his custom. He is given the scroll to read a passage from chapter 61 of the book of Isaiah. It is not explicit if he is given the passage to read or if he chooses the passage himself. Jesus reads: "He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favour" (Luke 4:18, 19). Literally, that was the year of Jubilee.

Jesus' message is well received and he is acknowledged as "one of us" by his fellow villagers. "All spoke well of him and were amazed at the gracious words that came from his lips. 'Isn't this Joseph's son?' they asked" (Luke 4:22). Jesus then continues to talk of the fact that he will not be accepted in his own hometown, and illustrates this with two non-Jewish people who were delivered by God from adversity: the poor widow in Zarephath, whose needs were provided for through Elijah; and wealthy, powerful Naaman — the Syrian cured of leprosy through Elisha. Following the mention of these gentiles, Luke then writes that the people became furious and sought to throw Jesus out of town (Luke 4:28-30).

Jesus touched the fundamentally sensitive nerve that afflicts humanity — tribalism or territorialism. The net effect has been that Jesus is celebrated as saviour and deliverer (as long as he is saving and delivering *me* and *my* people, *my* tribe or *my* nation). In proclaiming the year of the Lord's favour, Jesus was referring to an as-yet unpractised commandment from the Old Testament: the Jubilee, which touches on liberating others from their bondage of debt, irrespective of their tribe, ethnicity or social class. In effect, he was addressing the issue of restorative justice. The Jubilee laws were given to Israel to prepare them to live together as a nation following the forty years of wandering in the wilderness after their deliverance from Egypt. Essentially, it was necessary for this

generation, which had grown up in Egypt (in slavery), to make way for the next generation, which had the opportunity to develop a free nation in a settled land.

Kim Tan (2008:3) speaks of the Jubilee as God's programme that Israel failed to fulfil "because it was too radical. The individual cost of obedience was too high for Israel. At the human level, given people's self-centeredness, it may even be regarded as impossible, a kind of utopian dream."

The fundamental creed that underlies the entire ministry of Jesus is 'love your neighbour'. This went against the fallen human tendency towards greed, driven by fear, which characterises Western societies' entire free-market economy. BAM must "come out of them" (Revelation 18:4) and heed the words of Jesus through the apostle John. The Jubilee calls BAM to go beyond the business-as-usual culture that limits business people to tithing their income to Christian mission. Tan (ibid.,115) notes that "the tithe was concerned with income, whereas Jubilee dealt with capital". The tithe is an Old Testament practice that is not commanded in the New Testament.

Brian Anderson (2014) discusses the key passages on tithing (Leviticus 27:30-33; Numbers 18:21-24; Deuteronomy 14:22-27; Deuteronomy 14:28-29; Nehemiah 12:44; Malachi 3:8-12). He observes that there were three types of tithes:

The first tithe was used to support the Levites. The second tithe was used to sponsor the religious festivals and has come to be referred to as the Festival Tithe. The people of Israel were to use this tithe to eat in the presence of the Lord in Jerusalem (the place where He chose to establish His name) Anderson, 2014:3).

Anderson concludes that tithing in the Old Testament was "the product of the land, seed of the land, fruit of the tree, herd or flock. The tithe was not the giving of money. Nowhere in all of the Scriptures will you find that tithing was the giving of money to God" Anderson (2014:2).

The Jubilee programmes, rather than legislate how one distributes one's income, focused on how each family's capital was to be restored every fifty years. Tan (2008) writes that the Jubilee programmes established in the Old Testament were actually three pronged:

- the **tithing programmes**: every three years (Deuteronomy 14:28; 26:12);

- The **Sabbath programmes**: every 7 years (Deuteronomy 15; Leviticus 25);
- The **Jubilee Programme**: every 50 years (Leviticus 25, 11).

Tan (2008) continues to observe that the first time in Israel's history when the Jubilee is observed is the day after Pentecost (Acts 2:44, 45). He differentiates between communism and the generosity displayed by the early church. "Private property was not abolished." However, as a result of the Spirit, assets "were at the disposal not only of their owner but also of the wider community. Their value lay in their availability. The disciples had a renewed and redeemed vision of stewardship" Tan (2008:101).

BAM can be an opportunity to model Kingdom values that embody the Jubilee lifestyle of generosity, promoting those economic models that have God's Kingdom at heart, those that are based on "justice, mercy and faithfulness" (Matthew 23:23), rather than those driven by greed and fear. Greed is always a danger when business people compete for a market. In Jesus' time, this had reached such extremes that he scattered their tithes and made a whip out of cords, and drove "all from the temple area, both sheep and cattle; he scattered the coins of the money changers and overturned their tables" (John 2:15).

Today's Christians in business can find themselves in a predicament similar to that which confronted the Pharisees: being overly religious, fulfilling all the tithing prescripts that the church leaders demand of them — but missing the true witness of the faith that is reflected in just relationships. Jesus noted this when he addressed the Pharisees. In complying with Jesus' directive, BAM can provide a Christian network that both nurtures business people and provides accountability, one that guards against the excesses of greed.

4.5 Conclusion

The *theological reflection* in this chapter discussed the missiological contribution of BAM, which was considered a mission theology that seeks to address identified problems. Mission theologies or theological discussions include liberation, feminist, ecological and human rights discourses. Liberation theology was considered the most

relevant, since BAM is positioned over and against the Business-as-Business model, which continues to enrich a few while keeping the majority in debt and poverty.

Liberation theologies were born of a definite struggle which, once overcome, makes them less compelling. As a result, the theology of reconstruction was considered a natural progression or outcome. BAM goes beyond liberation theology to a theology of reconstruction.

The chapter outlines were structured around Schreiter's (1997:105-114) call for liberation theology's need to a) provide a new social analysis, b) reimagine evil, c) provide a new utopian horizon, and d) articulate new differentiation in the agents and tasks of liberation. These tasks are enumerated as resistance, denunciation, critique, advocacy and reconstruction.

BAM offers the righteous rich a motif to distinguish between the liberated and the rich oppressors they seek to replace. BAM considers a vision of the Kingdom of God as a new utopian vision, which provides impetus for BAM practitioners in Anglican parishes. The new tasks of BAM as a reconstructing theology are a) to resist the global Business-as-Business, profit-maximisation-only model, and b) to denounce the instrumental view of work, which dehumanizes by denegation of work or exploitation of workers. After considering the foregoing, the chapter then proposes the need for advocacy for a just economic order, focused on restorative justice, where all are given an opportunity to work and create capital.

Having discussed Schreiter's (1997:105-109) four tasks, which are necessary for the continued relevance of liberation theology (i.e. resistance, denunciation, advocacy and reconstruction), we turn, in the next chapter, to the fifth task. This is the need for liberation theology to offer a critique. The chapter will critique Mission as Mission, where mission is dependent on philanthropy.

CHAPTER FIVE

PHILANTHROPY AND MISSION CHALLENGES AND BENEFITS

5.1 Introduction

In this chapter, we continue with the literature review by discussing the fourth movement of the Praxis Cycle introduced in chapter one namely *ecclesial analysis*, we look at the **internal factors** that contribute to the challenges and opportunities influencing the adoption of BAM as a strategy for the sustainability of Anglican dioceses in East Africa.

Chapter four discussed the missiological contribution of BAM as an outworking of liberation theology. The new tasks of BAM (as a progression from liberation theology to reconstruction) were discussed as resistance to Business as Business, denunciation of the instrumental view of work, advocacy for a new economic order based on the Jubilee.

This chapter considers Schreiter's (1997:113) final task needed for liberation theologies progression— a critique of Mission as Mission, where dioceses depend on voluntary funding, for example grants, gifts and tithes. Also critiqued is Mission as Business, where a given institution provides a service to raise funds for a third party and charges a fee.

5.2. Laying the foundation for sustainable mission in Africa

As mentioned in my first chapter, Henry Venn (1796-1873) of the CMS and Rufus Anderson (1796-1880) of the American Board did not set out to establish dependent churches as expressed by their common “three selves” strategy. Using the common construction imagery, Venn described the role of the CMS and other agencies as that of scaffolding: these would be used to set up the local congregations and be decommissioned when the work was done. Their task was to lay the foundations. It cannot be denied that the CMS and other mission agencies were successful in this regard. Missionary schools advanced education and the development of skilled labour that laid the foundation for today's middle class and the wealthy African elite. The health institutions they set up improved the quality of life, reducing infant and maternal mortality, which gave rise to today's growing populations that continuously feed into

the Church. This practise of empowering Africans in the mission field began in West Africa. Soon, it spread to other parts of the mission field, including East Africa and Asia. G. H. Anderson and N. A. Horner (1977:16-18) state:

Venn believed education to be the foundation for political, economic, and social development. In 1864, he prepared a long brief urging a more enlightened government policy with regard to West Africa. He insisted that the Africans themselves should be trained to assume full responsibility for government and commerce. Years before, he had begun bringing young Africans to Great Britain for training. One of the first West African medical doctors was Africanus Horton whose training was arranged for by Venn.

Mission as Mission was heavily dependent on money from the UK, but so were the early African governments. Indeed, fifty years after independence, few of these can claim to be self-sustaining; their budgets rely heavily on donor aid and foreign investment. As shown in previous chapters, though, the economy in East Africa is growing. Foreign Direct Investment from Africans in the diaspora is now a major contributor to national budgets. Similarly, this may be the time for churches to set the pace for self-reliance. Glenn Schwartz (1991:241) declares:

If nations are to break this yoke of dependence on the West, it is also important for churches to set the pace in breaking dependency on outside resources because their nations badly need models of how self-reliance can work. If the churches cannot learn to function independently, there seems little hope for the economies of their countries.

Schwartz (ibid.) places the onus on established or mature congregations. These must learn to say, "No, thank you" to outside funds that keep them dependent. These should make funds "available to preach the gospel where it has not yet been made known". Here, Schwartz is not advocating for no funding. Rather, his position is that funds should be re-allocated to areas where they are most needed. One cannot, for example, compare the local resources (people, buildings) and the economically conducive environment of Kenya with that of South Sudan. The former is better positioned at the macro level for self-reliance.

In setting up his mission model, Venn, as cited in Anderson and Horner (1977:16-18), did not simply depend on donations or on his government. He "encouraged Manchester merchants to establish a cotton industry in Sierra Leone and Yorubaland" and invested his own "capital in machinery, seeds, and the training of Africans for the cotton industry" (Venn, in Anderson & Horner, 1977:16-18). Ultimately, the venture failed,

mostly as a result of poor soil conditions. Nevertheless, his confidence in Africa's potential persisted. Venn's interest in economic development stemmed from "his conviction that if peoples' economic needs were met through constructive and legitimate commerce, evils such as slavery would be eliminated" (Venn, in Anderson and Horner, 1977:16-18).

5.2.3 Indigenisation or indigeneity

Venn and Rufus' desire for sustainable churches was a reaction to what had earlier been a paternalistic approach to missions, which propagated dependency. The challenge arose when the "scaffolding" alluded to earlier was removed. When the founding missionaries left, what was left standing was not always relevant. The CMS and other UK-based mission agencies had already adopted an indigenisation approach, where forms and structures from home were developed by the missionary and replicated in the mission field. This included such things as the liturgy, music, buildings and financial structures. When these were handed over to the local leaders, they were perceived as alien (much as David in Saul's armour): they inhibited rather than accelerated mission.

An extreme scenario of this mis-contextualisation was where buildings were designed in the UK and shipped, brick-for-brick, to be set up in the mission field. In an unfortunate confusion, a building meant for New Zealand was shipped to Accra, Ghana. Today, the Cathedral of the Holy Trinity, Accra, is one of the most uncomfortable places of worship in the country. This was built for temperate lands: it features small windows meant to insulate against the New Zealand cold. Set in a tropical African climate, it has become an unbearable furnace for worshippers. To mitigate against the cathedral's structural inappropriateness, several fans must run at the same time to keep the air cool. But the fans are so noisy that they interfere with the worship service. Expectedly, when electricity goes off (as frequently happens) the building becomes quite uncomfortable for its inhabitants.

Luzbetak (1988) describes indigenisation as 'accommodation', and indigeneity as a contextual approach. He states: "the primary agents involved in incarnating the Gospel are the local Christian community and the Holy Spirit — not the sending church or the universal Church" (Luzbetak, *Kindle Locations 1755-1756*). In other words, the local

community takes responsibly for incarnating the gospel. Had the mission agency (USPG) adopted an indigenous rather than an indigenisation approach, they would have involved the local people in the design and building of appropriate structures. Similarly, what threatens to alienate Anglican dioceses is not simply financial sustainability. Also key is the alien nature of inherited structures and customs that continue to be used by disoriented local congregations long after the departure of the metaphorical scaffolding.

In contrast, the Catholic Church has allowed for more indigenous structures to emerge, reflecting more local values, for instance the colour and design of the vestments, the music, and the general structure of buildings. Had the Anglican provinces been indigenous, they would have become self-supporting much earlier. But they did not and, effectively, the Mission-as-Mission era failed to pass on a sustainable model to the African leaders with whom they sought to move from dependency to partnership.

5.2.1.3 Partnership: A search for mutuality

Venn's analogy of missionary agencies as scaffolding is instructive. When this external prop was finally brought down (during the political independence of African nations), a smoother transition was expected. As missionaries handed over institutions to African leaders, the expectation was that partnership would replace paternalism, that interdependence would replace dependence. But the handing over posed major challenges. Schwartz (2007:38) notes: "Interdependence works among those who are relatively equal". True partnership cannot exist unless all partners invest their money or a proportionate share of other necessary non-monetary resources in the venture. In truth, the young African churches could not match the giving that had come from the West. Growth was stifled, there was lack of diversity, and control persisted. According to Lederleitner (2010), this is not true partnership. The end result was that the local partner is not truly the leader, because the agenda is set by the foreign partner.

Thus, from the beginning, Western mission agencies left a legacy of foreign-funded assets wherever they went. Rolland Allen (1962:52), a missionary in northern China for many years, in the early 1900s observed first-hand the priority of securing land and buildings for the mission station (including houses and places of worship, education and

health care). According to him, “it is impossible for the natives to supply all these things...it seems natural for us to supply them” (ibid.). In the process, of acquiring these assets, the missionaries forgot that the land originally belonged to the natives. Thus what the natives ought to have been involved in to generate resources was taken away from them.

Those who advocate against dependency note that as Africans took over leadership from Western missionaries, they also inherited the structures built and maintained by the West. It is undeniable that both the buildings and their maintenance would be costly. Allen (1962:52) notes that the opening of a new mission station is “primarily a financial operation. Missionaries even in those early days lamented that they cannot open new stations because they do not have the necessary funds”.

If setting up these facilities was a challenge for the Western Missionaries, running and maintaining them would be tough for Africans. Unlike the missionaries, the local churches lacked the capacity to take good care of these institutions. The missionaries had brought with them everything needed to create and preserve the structures. But when they went away, they left behind a religious culture that too had to be maintained. Charles Roost (2006) talks of “...the notion that reverence and devotion depends on the use of certain religious furniture...” (:37). He also identifies what is a core and probably the single most sizeable contributor to the budget in Anglicanism: “the stability of the church depends on the size and permanence of the buildings” (:37).

Allen (in Roost, 2006:70) reveals how the West pauperised converts. “Colonialism, when applied to missions, tends to teach the indigenous faithful to be dependent and learn to accept the position of passive recipients”. The faithful are trained to be submissive, to not question or challenge what has been said from the pulpit — a one-way, foreign form of communication that differed sharply from processes within the traditional *baraza*, where matters were discussed and arrived at by consensus, with each person’s idea and contribution being valued. According to Allen (1962:69), Western missionaries, while supplying what was lacking, failed to accept or receive what the locals could supply, even in the form of ideas. Africans were, therefore, not part of the building that was being put up under the scaffolding. When left to their own resources after this scaffolding was removed, they were confronted with a structure

that did not resonate with who they were as a people. Vincent Donovan (2003:5) speaks of Africans “trying to build the church in the most artificial way possible”.

Allen (1962:78) observes that the advantage that the European had (for instance access to the governors and merchants) further perpetuated the detrimental effects of dependence. For example, the missionary who desired to build schools or hospitals could “return home and plead for his people with charitably disposed individuals”. Allen also describes the strife he observed in China as the indigenous church grew up to inherit an ecclesiastical structure, both material and immaterial, that was still the domain of a foreign agency. Roost (2006:38) notes that Allen, who lived at a time of great expansion of the mission enterprise, had earlier learned from Venn (CMS) that “Foreign subsidies are like fertilizer; a small amount, if applied with care, can help, but a large amount, when applied, tends to burn the plant and undo the progress” (ibid.). This, Roost (ibid.,41) concludes, results in believers losing faith in their own sense of self-reliance. “There is a loss of ownership”.

Because missionary stations were mostly dispersed in areas that were remote rural locations, Anglican dioceses have predominantly been rural parishes. As urbanisation has accelerated, though, it has become necessary to plant parishes in urban centres. However, the expensive nature of Episcopalian structures makes it difficult to plant churches in poor urban slums that now hold the majority of urban migrants. In rural economies, clergy can serve even on lowly pay because they can supplement their income by growing their own food on their land. When they are transferred to the city, however, they find it difficult to adapt to the urban economy. Undeniably, the quality of their parish work may be compromised as their energy and efforts are focused on ensuring their survival. The temptation then becomes to work as a part-time business person and a part-time clergy. But this causes a dilemma, both for the clergy and those they serve, because ecclesiology distinguishes between “being a clergy person” and “being a business person”.

Kweka (see the third case study of Chapter two), who owns two large-scale farms in Moshi, Tanzania, sheds light on the difference between “being in business” and “being a clergy person” when he remarks that he did not milk the cows himself. Rather, he employed someone else to do this. This freed him up to continue with pastoral work

and teaching the Bible even in his retirement. In other words, owning a business and running a business are not synonymous.

If BAM were integrated into the preparation of clergy, they would find themselves better prepared to evaluate their role in relationship to business and the business people they serve in their community. BAM can help clergy to recognize their need to remain professional church persons (without distraction from active business, which requires a unique gifting and is time-intensive). At the same time, BAM can help clergy get involved in passive business. As demonstrated by Kibua (Case 7), who professionally runs a church business full time, business is a calling. Not all clergy are gifted or called into business. BAM can, however, bridge the gap between the primary calling of clergy and the unique demands of business.

At the beginning of the post-independence era, the CMS handed not only her social institutions (for instance schools and hospitals), but also commercial enterprises (including Uzima Press, Maridadi Fabrics in Nairobi and guest houses such as Namirembe in Kampala) over to the newly formed Anglican provinces. Where these institutions have been successful, it has been due to the efforts of visionary leadership by the Bishop, as well as an honest and competent management, as in the case of the Anglican Church Kenya (ACK) guest houses under the late Grace Wambua. Grace took over a struggling institution in 1995 and, at the time of her death in 2013, had transformed and expanded them (Nairobi, Mombasa and St. Julians) into a sustainable source of income for the province.

These assets, inherited from missionary organisations, pose one challenge: they have mainly benefited the provincial or central budget rather than the dioceses and parishes. As new dioceses are formed outside of pre-existing Anglican parishes, or if dioceses split from the mother diocese for administrative ease, they find themselves with few if any assets. Good examples of resource-poor dioceses are those of Ruaha and Rukwa in Tanzania, and Garissa in Kenya. The bishops here had to start from quite humble positions.

The story of the Anglican Province of Kenya is one of great loss. Here, institutions such as hospitals and schools, which were built by the CMS, were handed over to the national

government to manage. Effectively, the church's role was reduced from ownership to sponsorship. In contrast, the Catholic Church retained strategic institutions and, today, offers services at competitive and affordable prices that sustain the enterprises. Dioceses that inherited assets (for example Nairobi in Kenya and Kampala in Uganda) have managed to turn these into income-generating ventures.

Had the Anglican Church in Kenya invested in her inherited educational institutions like the Church of Uganda, she would undoubtedly have decreased dependence on Western philanthropy sooner. Former director of Starehe Boys Centre, Professor Mugambi, while raising capital for running the institution, which caters for disadvantaged boys, proposed to potential donors that one's giving should be perceived as equity rather than charity. Money given, then, is not lost; it has a future return. Dioceses that have experimented with profit-oriented business models have become more sustainable. Allen advocates this when he declares:

All financial arrangements made for the ordinary life and existence of the church should be such that the people themselves can and will control and manage their own business independently of any foreign hands of the local church which should raise and use their own funds for their own purposes that they may be neither pauperized nor dependent on the dictation of any foreign society (Allen, 1962:151).

A culture based on Western philanthropy can only perpetuate dependency (on the West). As African economies grow, one can expect that African philanthropists will emerge. The need to build the capacity of the Church to survive on its own resources was what motivated John Gatu to call for a moratorium on Western missionaries.

5.3 The call for a moratorium

John Gatu, the General Secretary of the Presbyterian Church of East Africa, in 1971 argued for a less dependent Church. Ultimately, he called for a moratorium. Anderson (1974) notes that Gatu's view was that "...their continuing sense of dependence on and domination by foreign church groups inhibits many churches in Asia, Africa and Latin America from development in response to God's mission". Gatu advocated that all missionaries and funding should be withdrawn for a period of five years to allow "each side to rethink and formulate what is going to be their future relationship". In his thinking, churches of the Third World needed "to find their own identity and the

continuation of the present missionary movement is a hindrance to this selfhood of the church". Gatu later reiterated that the moratorium should not be restricted to five years. Rather, it needed to be left to the Holy Spirit to decide. In his paper *Missionary go home*, Gatu argued that the Western missionary had made money, rather than faith, the central axiom in their relationships with the churches in Africa.

The Third Assembly of the All Africa Conference of Churches (AACC) in Lusaka, Zambia, adopted this quest for economic and social independence in 1974. The Assembly resolved:

To enable the African Church to achieve the power of becoming a true instrument of liberating and reconciling the African people, as well as finding solutions to economic and social dependency, our option as a matter of policy has to be a 'moratorium' on external assistance in money and personnel. We recommend this option as the only potent means of becoming truly and authentically ourselves while remaining a respected and responsible part of the Universal Church (Zablon Nthamburi, 1991:72).

A dissenting voice in Lusaka was from Byang Kato (Wagner 1975) the General Secretary of the Association of Evangelicals of Africa and Madagascar who decried that "there was no reference to the Great Commission" and no concern for the lost. The moratorium discussion according to him could compromise the reason why missionaries came to Africa.

About 40 years later, the same generation of church leaders (now octogenarians) are observing that the demographic decline in the West (in terms of missionaries and the level of financial independence) is leading to a diminishing pool of resources. This provides an opportunity to explore other ways that, according to Mugambi (1995:23), can actualise the liberation of the African church "from domination by the missionary legacy on which they have been nurtured, to enable them participate as full members of the international Christian community".

This call for a moratorium had also been echoed in February 1971 by President Emerito Nacpil of Manila Union Theological Seminary, who presented a paper entitled *Mission But Not Missionaries*, at a consultation of Methodist missionaries and churches in Asia, held in Kuala Lumpur. He argued that "the present structure of modern missions was dead". Due to the growth of the church in the south, he continued, the role of the missionary as a humble church planter had now morphed into that of an imperial

master. Both Nacpil from Asia and Gatu from Africa were calling for the selfhood of the younger churches, rather than the elimination of cross-cultural mission.

Emilio Castro (1975), seeking to introduce objectivity into what had become an emotional debate, documents responses to a questionnaire sent to key global mission leaders, both lay and professional. Their responses were published in the *International Review of Mission*, vol. 64. This publication dedicated the entire issue to the moratorium debate. By that time, the call for a moratorium had become a global concern, with debate centering on whether moratorium would apply to missionaries only or money as well. Also considered was how this would impact not just Western missionaries but also missionaries to the West, including Koreans serving in America. The National Presbyterian Church of Mexico, in consultation with the United Presbyterian Church of the United States had, by 1975, already agreed on a three-year moratorium. This, they described as “not as a cessation but a redeployment” of people and money (:161):

Moratorium does not, in fact, in any way, aim at a loss of relations but rather the suspension of one particular type of relation in order to allow other possible relationships to emerge...it may be that after giving up a relationship of dependency, real spiritual relations can be established through which we can at last give and receive with greater authenticity (Castro 1975:119).

One notes that dependency was not only an issue for Churches in Africa but the crisis morphed into a global debate. Leaders of denominations across the non-western world unanimously desiring to relate with greater autonomy to the Western Church. This brought about a new set of challenges that shall now be discussed.

5.3.1 Challenging the goal of self-sustainability

The arguments for self-sustainability, as advocated by Gatu, sound plausible. However, the ecclesiological integrity of this proposal should be questioned. Can one member of the body say to another, “I do not need of you?” (I Corinthians 12:21). There is need to reflect on the self-sustaining argument, which suggests that one can be both liberated and interdependent (as demonstrated in a healthy marriage). One part of the body of Christ cannot be complete without the other members, however humble, as the apostle Paul tells his readers (I Corinthians 12:22-25). Different capacities and roles should not divide but rather unite. I agree with Stephen Neil (1957:157) when he challenges the

extremes of the idea proposed by Venn with regard to the “self-governing, self-propagating and self-supporting” intent. According to Neil, “self” has no place in Christian discipleship, where “we are bidden to deny ourselves”. He warns of the dangers of the secularism ‘self-expression’, as well as paganism’s ‘self-realisation’. He concludes:

The intrusion for the idea of “Self” into the life of the Church is at the least perilous, and may be much worse than that. We may well discover that there is no church in the world that can claim in this sense to be either self-supporting or independent — we all have need of one another, and must stand together in facing a task which is seen to transcend all geographical boundaries, and in each area to present challenges which the church in that area is unable alone to meet (Neil, 1957:157).

Neil (1957:160) laments: “Secular organisations such as the World Health Organization (WHO) are more adept at mobilising global resources for local interventions than the universal body of Christ [yet the latter] should “take the whole world as their parish”.

Indeed, the Church seems to lag behind not just secular organisations but also behind other religions, for instance Islam, which seems to have a more holistic approach to its mission. William Wagner, cited in Steffen and Barnett (2006:183) remarks: “Islam does not separate different activities into pigeonholes as is done in the West”. Rather, their mission or *Daw’ah* is an integral part of their business — they see business as advancing mission and have used this as a key strategy. Since business thrives on networks and building relationships of trust along its entire value chain, BAM can go a long way in strengthening interdependence of the church locally and universally, as Christians engage in sustainable ventures that meet the needs of communities.

The strategy to advance Islam through trade is contrasted with the Christian mission enterprise that went about setting up mission stations which, as Bonk (1991:84) observes, became centres of great inequality, pitting the “high material and social standards for themselves” (ibid.) against the “profound disappointment with converts who tried to follow their examples” (ibid.).

Islamic business people propagated their message through a lifestyle funded by those with whom they did business. Thus people perceived the Muslim trader in the communities as being ‘one of us’. It is true that the mission agencies and, lately, the churches they founded, express a high degree of social concern pertaining to the

boundary between the powerful and the powerless, as well as the whole culture of handouts and philanthropy. Independence is clearly not the ideal even if this were achievable. Interdependence is a much more desirable state in pursuing financial sustainability.

5.3.2 Fostering interdependence

Churches have the constant challenge of funding their work. This challenge is even greater when the work must be conducted among the “least and the lost”, who live on the fringes of society, and who may not have the initial resources to participate in their own liberation. Zablon Nthamburi (1991:101) reiterates that social action is integral to the church's mission; it is what would make “the proclamation of the Gospel credible...especially among the poor”. He challenges the church to adopt an ecumenical approach to addressing poverty that is devoid of denominational bias. He calls for “a people committed to tackle the root causes of injustice and not merely reacting to the effects of such causes” (ibid.). The All Africa Conference of Churches (AACC has indeed taken such an ecumenical approach. In a review of their mission, entitled *Africa, Step forth in Faith*, their first programmatic thrust is “Economic Development, Poverty Eradication and Environmental Degradation (2008:80).

Given current thinking, the church may easily be construed to mean those in religion who are paid (i.e. the clergy). This view negates the vast presence of church members in the marketplace, who, if equipped, can play their roles not only on Sunday, but also from Monday to Saturday as they seek to transform their communities through the jobs they provide. This calls for a renewed way of construing the church not merely as a weekly activity but also as a body that scatters for service during the rest of the week. In this regard, the church suffers from "cultural schizophrenia", a term coined by John V. Taylor. Mugambi elucidates:

Christianity has become a Sunday affair in which Africans do one thing on Sunday in church, and for the rest of the week they continue with business as usual. Perhaps this is one way of explaining the fact that countries which boast a majority of membership to Christian denominations could suffer as much devastation as Rwanda did in 1994 (Mugambi, 1998:346).

An understanding of what it means to be a church that goes beyond Sunday can indeed mobilise the potential of the vast majority of Christians to become active participants in mission, both in their neighbourhoods and in their places of vocation.

Nthamburi (1991:72) supports Gatu's call for a moratorium and notes that, "Ironically, African churches discovered that their [missionary agents'] doctrines of self-reliance and authenticity could not be sustained". The Western mission models that African leaders had inherited were unsustainable. Could the story have been different if, at the outset, the missionary agencies had set out on a for-profit, or otherwise sustainable, model where all the costs of mission were met using local resources?

The story of the Presbyterian Church of East Africa (PCEA) is instructive in this regard. In 1889, a business company, led by Sir William Mackinnon and Alexander Low Bruce, made private plans for a Scottish mission among the Kamba, the Masai and later the Kikuyu on the outskirts of Nairobi. Ultimately, the PCEA mission was born — demonstrating the vital link between business and inception of mission. This fact of having PCEA's roots in business may indeed be what gave Gatu the courage to call for a moratorium on Western missionaries.

John Gatu's PCEA is probably among the most independent denominations in East Africa. However, the denomination has remained dominated by one ethnic group, namely, the *Kikuyu*. Even their mission work has tended to be among the Kikuyu, both locally and among Kenyans in the diaspora. Thus a key danger inherent in the goal of setting out to be self-supporting is that the loss of interdependence can easily turn 'self-supporting' into 'self-serving'.

Further, Nthamburi (1991:73) notes that not all churches were affected by the moratorium debate. The African Indigenous Churches (AICs) seemed to have evolved sustainable structures; they have "never been supported from outside. "Ordinary men and women led the Church in its worship as well as in ecclesiology and theology" (:73) unhindered by the hierarchical structures the West planted in Anglican Dioceses.

An adoption of BAM could, once again, unleash the mission impact of these AICs because business, by its nature, thrives on interdependence. Business builds on networks of

relations along the entire value chain. Today, there are nearly 44,000 denominations in the world, most of them unrelated to each other, and many of them competing with each other, often in close proximity. In business, services are provided to as many people as possible irrespective of creed. This being the case, BAM can accelerate ecumenical collaboration. As economies grow, there is need to collaborate to build capacity and grow market share. In the context of globalization, denominations have little option but to seek collaboration lest they become irrelevant. This is true of denominational theological colleges that are unsustainably small, hospitals and even financial Institutions. Good examples are the NCCK's SMEP (a deposit-taking bank) and the Methodist insurance company MEDA.

On the contrary, the Catholic Church has developed her own institutions, partly due to her size and her global structures that still remain linked to Rome. In the case studies in chapter two, a surprising finding was how significant the Catholic Church was mentioned as a benchmark on sustainability in the community.

Below, we examine the challenges that churches stand to face if business were adopted as a strategy for interdependence. To fail to understand these potential problems could place church mission in danger of being swallowed up in the secularities of the world.

5.4. Mission as Mission: An opportunity for generosity

The reaction against dependency in mission has its counterpart in the debate concerning aid or trade, which has been discussed widely in both government and business circles. Are Christians not called to generosity? Is the decrying of dependency an excuse by selfish people who wish to opt out of their obligations to give to God's work? John Rowell (2007) argues that the church in America has been conditioned to look at giving to mission from the perspective of a dysfunctional American welfare system, where aiding the poor can lead to dependence. He says this has made Christians less prone to generosity. Rowell (ibid.,105) urges global Christians to adopt a warfare — not welfare — mentality.

If Christian business people around the world came to the realisation that the spirit of mammon is their common enemy, they would develop a joint strategy to defeat it

wherever it rears its ugly head. Whether it is by heeding the poverty of the South or the opulence of the West, there is need for a unified, Holy-Spirit-driven strategy to overthrow the god of mammon. This would open up a whole new frontier for missions, by taking back the economic sphere, and increasing generosity as the newly-released resources are used for Christian mission, especially among the least reached and the most vulnerable. Rowell (2007:113) calls for a complete mindset change, stating that “the church struggles for peoples’ minds and will require educated leaders, published books, printed periodicals, newly translated Bibles, and creative business platforms”. He cites Chris Marantika, founder-Chairman of Faith Foundation Indonesia, who suggested a substitute for the three-self formula (plays together, prays together, and pays together). Rowell says there is need to perceive those seeking material assistance for mission not as a band of beggars seeking alms, but as a band of brothers seeking arms (ibid.).

Rather than running and hiding behind the cloak of the fear of dependency, Rowell (2007) calls the Western church to reprogramme its focus by building capacity for the leaders in two thirds of the world. Concerning the place of business, he asserts: “In the interest of long term sustainability, the useful employment of all able-bodied heads of households must remain a higher goal than offering aid” (:151).

Rowell (2007:161) proposes that mutual accountability is one of the promoters of better stewardship. There must be reports from the churches in the field, as well as reports from those processing donations. Unhappily, it is often the donor (mission as business) that demands transparency. Lederleitner (2010:106) notes the unfortunate record of Ananias and Sapphira in the New Testament, who may be referred to as major donors who lacked transparency. “Instead of being authentic, genuine and transparent, they put forward an image that simply was not true”.

Rather than decry the incompetence of nationals as the reason for a lack of generosity, Rowell (2007) advocates that training be carried out among all members of the national church. What need to be taught are “Biblical principles of stewardship and financial management” (:162).

Rowell (2007) also proposes the need to redefine sustainability, but not in the traditional sense of inputs and outputs. Such a definition, he says, is secular, is “...borrowed from the business world, and it presumes that financial inputs should always generate disproportionate financial outputs” (: 223). Again, this complies with the idea that as Christians engage in business, they must not succumb to Business as Business, with the profit-only motive. Rowell (2007) asserts that non-profits need to look at having measurable impact. “Let’s call projects ‘sustainable’ because they are generating a ‘Kingdom profit’, whether they generate a ‘cash profit’ or not” (:226). According to Tan (2014), the Rockefeller Foundation coined the term “impact investing” in about 2007. He describes the four criteria for impact investment:

1. Profitability: Impact investments are commercially sustainable and profitable businesses. Depending on the investors, different levels of financial returns are acceptable. Some foundations require only that their capital is returned; others require a near-market rate of return. Some put social impact before financial return, others the other way round. There is room for both.
2. Intentionality: This is inherent in the definition above. Impact investments are businesses specifically designed and purposed to tackle issues of poverty such as human trafficking, water, sanitation, primary education, and health. Tackling these social issues is their core business.
3. Locality: Impact enterprises usually operate in the slums and rural areas where the poor live. This is their marketplace.
4. Accountability: Apart from standard financial reporting, these businesses report against simple and agreed social metrics.

As mentioned earlier, this broadening of success beyond the financial bottom line has already gained currency in the global marketplace. Harvard professors, Porter and Kramer (2011), call for corporate social values to seek the welfare of all stakeholders, not just shareholders. This has now been popularised with slogans such as 'considering people' and 'putting the planet before profits' by those businesses seeking to differentiate themselves in the light of discredited profit-only Business as Business models. This fits in well with the BAM hallmark that pursues a quadruple bottom line where companies have clear goals and strategies not only for the financial bottom line but also for the social, spiritual and environmental impacts they seek to make.

Glenn Schwartz (2007), who opposes the utilisation of Western resources to sustain local initiatives, may instead need to rethink how Western abundance can help fulfil

African needs by building the capacity of Africans to generate their own resources and also give them the opportunity to be generous. It seems that, throughout history, there will always be regions of abundance that need to use this abundance in responsible ways in favour of those that lack resources. The apostle Paul, speaking on this inequality, says:

At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: "The one who gathered much did not have too much, and the one who gathered little did not have too little" (2 Corinthians 8:14).

Rowell (2007) further stipulates that financial independence is not all that is needed for sustainability as many mission-planted churches "receive no outside financial support but...remain completely captivated by Western approaches to ministry?" (:39).

Those who oppose dependency have a dualistic view of resources as either belonging to the West or to the national churches. This is unlike Rowell (2007), who sees resources as emanating from God. Schwartz's (2007:38) dualistic view is revealed when he opposes partnerships, saying that such partnerships can be unhealthy, resulting in "Western money and local labour in the non-Western world". He urges that one measure of true partnership is "to ask how many ways resources flow. If resources flow in only one direction, then the better word might be "sponsorship" rather than "partnership".

Schwartz (2007:52), however, confirms that business relationships between the West and the non-West can lead to less dependency because, in business, money flows both ways. While opposing Western donations, he would not oppose Western investment, which he says can result in "Breaking or avoiding dependency" while helping "people stand on their own two feet and do something for themselves".

Even as he supports of business, Schwartz (ibid.,99) is aware of the dangers of church-run businesses. Where the Church itself runs a business, the end result could be diminished offerings and tithes from Christians as "...local people may say, "This church doesn't need my money; let the church-run businesses provide it".

BAM encourages the church leadership to affirm gifted people in their congregations to do what they do best. BAM promotes the business persons, not the church-run business. In case six, Bishop Godfrey and the diocese of Morogoro created an enabling environment for business people to invest, by allowing them to build business stalls. The result was both income for the church through rental income and income for the business people that increased their capacity to give to the church.

Schwartz (2007:223) seems to concur with the view that lay people are a valid extension of the church's outreach to be the salt and light in the community. Business people, and indeed other professionals, enhance their witnesses as they live by Kingdom principles such as avoiding injustice in employment. "Such practices might not always give the best economic return, but in the Kingdom of God, returns are measured with a different measuring stick".

Schwartz (2007) intimates that local investment by local people promotes greater accountability and management of resources. Developing interventions driven by business people can create greater ownership. Since they have put in their own money, "they are more highly motivated to make sure the project is run well. In the case of outside resources it is not always obvious when these are being misused" (:225).

5.5 Mission as business

As mentioned in the introduction to this chapter, Mission as Business profits from philanthropy. This notion sees philanthropy as an industry, say funded through the generosity of wealthy people like Bill Gates of Microsoft giving away their wealth or investing it for social benefit, or through prosperity gospel teachings, where individual church leaders gain significant personal wealth by funds solicited from their congregants. As churches seek to advance BAM, there is need to be aware of the scandal of the prosperity gospel. BAM is an opportunity for better stewardship, not another vehicle of self-advancement.

5.5.1 The challenge of prosperity gospel

The creation of new dioceses has accelerated the expansion of the Anglican Communion in Africa. By the year 2011, Nigeria alone had more than 130 Bishops. This growth

requires the mobilisation of significant resources. As the newer dioceses struggle to grow their congregations, they find themselves tempted to adopt their message to correspond to the competing teaching of the prosperity gospel propagated by some independent churches. These generate significant wealth for their leaders, who will often have titles such as 'Apostle' or 'Prophet'. Paul talks of "a different gospel" (2 Corinthians 11:4 and Galatians 1:6). Teaching from the prosperity gospel is an expression of 'Mission as Business' at its extreme form because it generates wealth for a few. In truth, where there is accountability and good governance in place, such denominations will grow. Where these are lacking, the churches tend to divide as the younger leaders jostle to have access to the tithes.

Mugambi (1998:357) notes that the "more Christian the continent becomes, the more pauperized it is increasingly becoming". Both leaders and those they seek to draw to Christianity do not respond to the message of the cross, but to the promise of a better bank balance. A BBC article on 22nd August 2011, entitled *Nigeria: Where Religion is big business*, cites Reverend Chris Okotie of the Household of God Church, a pop-star-turned-pastor, businessman and politician, noting that Okotie is one of the richest men in that country. He is listed in *Forbes* rich list as having "assets of anywhere between \$3m and \$10m".

David Oyedepo, the head of Living Faith Church in Kenya (also known as the Winners' Chapel) is said to have a net worth of up to \$150m. This makes him the richest pastor in Africa. He also runs a publishing house, a university and a secondary school with branches in Ghana, Kenya, Liberia, Ivory Coast, South Africa, Gambia, the UK and the US.

The BBC article notes that these churches also make money from the sale of books and DVDs. In Kenya, however, this business side of mission has led to even more questionable extremes. For instance, the pastor of a leading church sold apparently 'anointed' clipboards to candidates who were sitting for the 2011 national exams. The unique selling proposition was that using the clipboard during exams would guarantee passing.

Such churches use all manner of trickery to attract and retain the faithful. In Uganda, Martin Ssebuyira and Zurah Nakabugo (2007) reported that "A man of God was

arrested and interrogated at Entebbe Airport after he attempted to clear a machine which, police say, he [had] been using to deliver electric current on unsuspecting worshippers during church service". Interestingly, the man had used the wearable machine to surreptitiously shock the worshippers he touched, duping them into believing he had supernatural powers because of the jolt of energy he could *miraculously* deliver.

Mainline churches, including the Anglican dioceses, cannot ignore prosperity gospel teaching. They must respond with a more biblically balanced message on stewardship.

5.5.2 The opportunity for stewardship

The churches in the global South need to take the matter of generating and managing their own resources seriously in the light of the decline of Christianity and the related economic recession in the West. Bosch (1991:3) notes that "...the base of the entire modern missionary enterprise is slowly but steadily being de-Christianized". With this decline, continued dependency on Western funds is no longer feasible and can undermine the leadership of national churches. I agree with Mugambi (1989) when he says that Africans will not be truly free unless they can chart their own destiny. Typically, outsiders define Africa's problems. Thereafter, they impose their perception of the solution. They then provide external resources and enforce compliance based on their values and systems. When the funds run out, matters revert to what they were before the "experts" came. Mugambi (1991:55) says, "...liberation in its total sense is the greatest aspiration..." Unless this is realised, he says, Africans "...will remain in deep crises, crises of identity, crises of self-determination, crisis of economic self-reliance".

Stewardship is about generating and multiplying resources with a Kingdom purpose and perspective. Some churches impose a 'tax' or quota on their parishioners. This is an obligation to give a certain amount by the end of the year. Priests are therefore quite aggressive around Christmas, exhorting people to come to church and bring their Christmas offerings. During the Christmas of 2008, a parishioner in the Diocese of Maseno North in Kenya, tired of this solicitation, retorted: "Why should I give my money to the Church? You only want to take it away from me but have never shown me how to make it!" Indeed, there is need to teach Christians how to make and manage money.

The quest for sustainable mission is not new. As already mentioned, the peculiar focus of mission among the vulnerable will always demand that funding be sought from one location for providing needs in another. As such, there will always be need for Mission as Business — funds solicited or generated from one location to meet the needs in another location through an intermediary agent. The apostle Paul sets this precedent when he goes to Jerusalem in Acts 15:25, bringing aid to the saints from Macedonia and Achaia who had made “some contribution for the poor among the saints at Jerusalem”. The book of Acts 6 also mentions that Deacons took care of the vulnerable. But to accomplish this, a number of churches and faith-based organisations ran business.

5.6 Business for Mission

Anglican dioceses are engaged in business. Examples are real estate, education and the hospitality sector. Other denominations (e.g. the Evangelical Lutheran Church of Tanzania, Deliverance Church in Kenya, and Christ is the Answer Ministries, also in Kenya) serve in the transport, manufacturing and insurance sectors. Proceeds from these businesses go towards the support of the churches or diocesan mission. With the possible exception of health institutions, rarely do those who operate these institutions view themselves as being in mission. This is in direct contrast to missionaries, who saw themselves as being in mission even if they were doing administration or performing roles as diverse as teaching and hospitality. Not all missionaries were directly involved in teaching the Bible or administering the sacraments.

Likewise, those working in church-run businesses need to perceive themselves as serving mission, rather than simply as being in employment. Mission for Business often overlaps with Mission as Business. Specific products have been developed by Christians, for instance, the Zion Cell in Kenya (which allows churches to earn a commission from the sale of mobile telephone airtime). Another example is the Stanchart Bank (also in Kenya), which provides the service of collecting and banking offerings on a Sunday to reduce the security risk of keeping this within the church’s premise. The Cooperative Bank of Kenya, led by a Christian CEO, has branded itself ‘Kingdom Business’. These are examples of Business for Mission. In this, the owner or beneficiary is the church.

BAM shifts the focus to developing the business itself (in tandem with developing the business person). Case study 5 (which involved Joel Obetia of Madi-West Nile Diocese) focused on building the capacity of the business person through networking, business training and Christian discipleship. It resulted in increased offerings to the diocesan budget.

5.5 Conclusion

Western mission agencies such as CMS under Henry Venn and the American board under Rufus Anderson set out to establish autonomous churches under their three-self strategy. For Venn mission had been born out of the need to undermine and replace the bad business of slave trade. His alternative was the good trade involving the establishment of the cotton industry in West Africa. The goal was for the mission agencies to withdraw from the mission field but continue to work in partnership with the African churches that were fully self sustaining. This desire for mutuality was undermined by the fact that structures set up by Western missionaries could not be sustained by local resources, which propagated dependency. This dependency came to a head with the call for a moratorium on missionaries and money from the West by African, Asian and Latin American church leaders in 1974.

This chapter discussed the fact that the goal for financial independence should not undermine the greater value of interdependence that allows the church to function as members of one universal church. After Mission as Mission (where a parish is supported by donations from the congregants) was discussed, it was shown that there will always be vulnerable people in our congregations and communities. Examples include children, the aged and 'differently-abled', who cannot pay for the services provided. To fill this gap, Mission as Business (in which agencies raise funds for a fee) was discussed. It was shown that such agencies thrive on crisis to collect the needed funds.

Also demonstrated was that locally funded income-generated projects (Business for Mission) can undermine the generosity by church faithful, especially in the likely chance that the church may be perceived to have sufficient or alternative sources of income.

Prosperity gospel teaching was discussed as a form of Business for Mission that is exploitative of congregations.

In the next chapter, we shall be exploring Business as Mission, where the church builds not just her own institutional capacity but the capacity of congregants to grow their personal wealth and utilise their business as a platform for Christian mission.

CHAPTER SIX

BUSINESS AS MISSION: PROFITS FOR THE COMMON GOOD

6.1. Introduction

This chapter concludes the literature review by considering *agency* as the fifth movement of the seven-point Praxis Cycle introduced in chapter one. This chapter focuses on business persons and their enterprise as the agency of mission — not simply as means of supporting mission. It derives models for mobilising Anglican dioceses in East Africa to develop BAM as a financially sustainable vehicle for Christian mission. The relevant processes are discussed from the point of view of Business as Mission (i.e. profits for the common good) as the utopian vision to unite business people against an inequitable economic order.

In my first chapter, Business as Mission (BAM) was defined as *“A venture or person that seeks to advance God’s mission by meeting the needs of individuals and communities through the provision of goods, services or knowledge in a financially sustainable manner, with a measurable positive social, spiritual and environmental impact”*.

There is need for collaboration between East African BAM practitioners, as well as with others globally in the objective of seeking to transform the dysfunctions of global economies and the current, flawed “-isms that shape life today” (Schluter and Ashcroft, 2005:18).

In BAM, the business person is the agent of the mission and his, or her, business is the agency. This is contrasted with Mission as Business (MAB), which entails generating funds *for* and *from* mission initiatives. In MAB, the church can continue to be the agency, with business as a partner. The business is, in this sense, not different from the traditional donor. The only difference is that, this time round, the donor is a local person or entity, and under the control of the church. MAB is an enterprise, either privately or church owned, whose proceeds (in whole or in part) are given to fund a third party ministry and/or mission. The benefactor and beneficiary may or may not be related institutionally. In BAM, the business advances the Christian mission, with the business person or “bussionary” (see Tunehag et.al, 2004) providing leadership. In

MAB, the income generation project may not necessarily be considered core to the goals of the church or the agency; in BAM the Christian mission is core to its business.

Christian mission was defined as “*God’s agenda to glorify His name, bless the nations and advance His Kingdom through the redemption and judgment of all creation by orchestrating supernatural, natural, human and non-human means*”. This definition allows for the view that God uses both the missionary and his business much in the same way that God used both Noah and his ark to further his mission (Genesis 6-9). The ark was a financially sustainable, innovative and viable vehicle never before or since to be replicated. God’s eternal purposes were achieved through both Noah and the building of the ark, which was a well designed and executed enterprise. The discussion on the priesthood of all believers in our theological reflection allows us to acknowledge the business person as well as their business as agencies for Christian mission.

This chapter discusses the motive for BAM and how it can become a sustainable strategy for Anglican mission in East Africa. Bosch (1991:5) discusses four missionary motives: a) the motive of conversion that emphasises personal decision making, which, he notes, is usually narrowed to the personal and spiritual saving of souls; b) the eschatological motive, with focus on the future reign of God but with no interest in the present challenges of life; c) Church planting, or gathering a community of the committed; and d) the philanthropic motive, where the church seeks to promote justice and sees God’s reign resulting with the improvement of society.

Neal C Johnson (2009), Michael Baer (2006), Steve Rundle and Tom Steffen (2003), Doug Seebeck and Timothy Stoner (2009), Tunehag et.al. (2006), and Tetsunao Yamamori and Kenneth A. Eldred (2003) have each written on BAM. As Christians living in the West, they tend to emphasise the first three motives for mission (discussed by Bosch above), which see BAM as a vehicle for missions to send people to another country. BAM is presented as an access vehicle for doing mission overseas. Non-American writers Yamamori [Japanese] (2003) and Tunehag [Swede] (2004) have a more inclusive perspective. African brothers and sisters, on their part, tend to relate to Bosch’s (1991:5) fourth motive, which perceives BAM as a redemptive vehicle that seeks to restore the domain of business to God’s Kingdom. This is in contrast to Western writers, who may fail to recognise that they are part of a global power

relationship of domination, or that the models they propose may serve to maintain the status quo, in which the field is unjustly tilted in favour of the economies of the West.

One of the tasks for BAM to be an outworking of liberation theology in East Africa was that of *resistance* to the unjust relationships that have led to the outcry against Business as Business (discussed under contextual analysis). No business is conducted in a neutral environment. The Western publications on BAM, listed above, assume a 'we to them' paradigm in their writing. Duchrow and Hinkelmmert (2004:157) underscore this by declaring, "There is no neutral place of knowledge ethics and action, along the lines of 'neutral scholarship'." I agree with them in their contention that, in any situation, one has the choice to either "adopt the stance of the *status quo* or a critical, constructive position of liberation". Considering BAM as a redemptive vehicle is of greater significance to East Africa than engaging with BAM primarily as an access vehicle.

Both perspectives of BAM are integrated into what Stanley Ellisen (2009) calls "God's Kingdom and redemptive agendas". On one side, God is redeeming the world; on the other, He is restoring His rule. Both are overarching themes of the Bible. Christopher J.H. Wright (2013) notes that God's ultimate purpose is "to bless the nations and redeem creation". In Africa, BAM can be an agent of both but must begin with the latter. Redeeming is used in the sense of restoring the rule of Christ over all creation, i.e. bringing "...all things in heaven and on earth together under one head, even Christ" (Ephesians 1:10). In this chapter, BAM is discussed under the following two broad themes: a) BAM as a transformative agency and b) BAM as an alternative model for business in East Africa.

6.2 BAM as a transformative agency

6.2.1 BAM:changing the rules

Jesus urged His disciples (Matthew 6:33) to "seek first His Kingdom [His rule] and His righteousness [justice]" in contrast with what "the pagans ran after" (Matthew 6:32). A Kingdom is a realm that is under the rules of a particular monarch. If churches are to see BAM as a transformative agency, the rules of business need to be redefined. The first point of engagement needs to be redefining the agenda or goal of economic growth.

There is need to begin with the end in mind. What is the goal of economic development? In my contextual analysis in chapter four, I mentioned the need to adopt a more holistic way of measuring economic growth. Christians in Africa seeking to promote BAM will need to agree on how to gauge growth. How growth is measured impacts on what priorities governments set, what enabling environment is created for business development, and how profit is defined. An example is to be found in the fact that USA companies are allowed to include research and development (R&D) costs as part of their capital. This is supported by stringent intellectual property laws, a practice that promotes entrepreneurship. Start-up companies reflect a healthy balance sheet that allows access to additional capital. In Kenya, R&D is not a capital investment; it is an expense. The paradigm does not recognise the time and effort invested in creating new products or services. In other words, entrepreneurship is not rewarded. Kenyan companies are at a disadvantage: they have limited access to capital since intellectual property is yet to be acknowledged and protected as an asset.

Elsewhere, I have declared my support for Amartya Sen, who rejected the use of GDP and instead developed the Human Development Index (HDI), adopted by the UNDP as a more holistic measure of wealth. HDI contrasts with the materially based GDP that is underpinned by greed and fear. In the story of the rich man who sought to store his bumper harvest for himself, Jesus condemns wanton accumulation, and warns, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). Since no single index can give the complete picture, though, I have chosen an assortment of measurements that include the Human Development Index (HDI), the Genuine Progress indicator (GPI), the Global Inequality Indicator (GINI) and the Isaiah 65:20 parameters. Each of these goes beyond the financial bottom line that drives Business as Business.

In seeking to advance the Christian mission, BAM has to look beyond return on investment (ROI), as is commonly assessed, and access return on mission (ROM), which takes into account the long-term benefits of an investment, rather than the short-term quarterly measurements that drive the GDP. The HDI emphasises children and infants, with great importance being placed on decrease in infant mortality and number of days of schooling. These are expensive investments by a government; they do not have

immediate benefits but are foundational to the long-term wellbeing of a nation and form the foundation for long-term economic development.

The Centre for Sustainable Economy and the Institute for Policy Studies' "Genuine Progress Project" (2014) documents the HDI. The measurements include income distribution, the contribution to house work, voluntary work, access to higher education, crime rate, resource depletion, pollution, long-term environmental damage, changes in leisure time, defensive expenditure, lifespan of consumer durables and public infrastructure, and dependence on foreign assets. One immediately notices that the above measures will change the way one designs and develops interventions by both governments and private businesses. BAM practitioners will do well to engage with the UN's SDGs. Business people engaged in a BAM network can provide the credibility and a voice for grassroots-based Anglican dioceses to both critique and provide a valuable monitoring and evaluation process for the SDGs. Not only does BAM have the opportunity to redefine economic growth but it is also able to demonstrate alternative models to Western capitalism or Eastern State-Owned Enterprises.

A new scramble for Africa has begun. This is led by China and India and, lately, by the USA. According to Hating et al. (2012:13), Africa is no longer just a case for charity; it is now an emerging market with a young workforce. Africa may not be the biggest economic block yet, but it is the fastest growing. This growth can have a positive impact on the Church in Africa by raising income levels. Otherwise, the church may become irrelevant and a victim of materialism. As has happened in the West, the church may gradually stagnate Christian mission. In the light of the need to examine economic models that have brought the West to its knees, BAM in Africa has an opportunity to pioneer alternative development models.

6.2.2 BAM: challenging current business models

It is one thing to theorise about alternative models. It is another thing to translate theory into models that make a practical difference in the real world. BAM must go beyond theological reflection to practical action. E. F. Schumacher (1973) advocated a people-centred economic model. He popularised the term "natural capital" as "the irreplaceable capital, which man has not made, but simply found, and without which he

can do nothing” (:11). He advocated that this be taken into account in the determination of the cost of doing business as a reflection of the true cost of business:

Scientific or technological ‘solutions’ which poison the environment or degrade the social structure and man himself are of no benefit, no matter how brilliantly conceived or how great their superficial attraction. Ever bigger machines, entailing ever greater violence against the environment, do not represent progress: they are a denial of wisdom (Schumacher, 1973:29).

He proposes an approach to technology that takes into account methods and equipment that are:

- Cheap enough to be accessible to virtually everyone;
- Suitable for small-scale applications; and
- Compatible with man’s need for creativity.

There is need to heed Schumacher’s evaluation of BAM enterprises. His appraisal was validated when America’s 4th largest city, Detroit, filed for bankruptcy 18 July 2013. Detroit was home to America’s biggest automobile manufacturers Ford, Chrysler and General Motors. Today, however, it is only a pale shadow of its past. Schumacher (1973) writes of Gandhi’s maxim urging production by the masses, rather than mere mass production. In line with this, BAM business will choose not that which gives the quickest results but that which creates the most jobs for the most people over the longest possible time, and in the most efficient way. I have given the example of Masika (2012) in Yatta, Kenya, who could have bought several thousand acres and gone into mass production, but instead chose to empower four thousand farmers to produce food on smallholder farms using local labour and local water-harvesting techniques.

Schumacher (1973) places humanity before technology; the latter serves the former. BAM places the person before the programme, project or business. The Episcopalian, clergy-driven structures will have to adapt to “the priesthood of all believers” as discussed in my theological reflection and demonstrated in the practical projects documented in my case studies (Obetia [case 5], Bishop Sehaba [case 6] and Kibua [case 7]). In these, the gifted lay-person is allowed to pioneer the mission and then invite the clergy to provide backup, rather than vice versa. The perception common today is one of clergy doing mission, with the lay-person providing back-up. This scenario would mar the relationship between **Missionary Outreach** and **Ecclesiological Identity**? Would their Church send out business people as

missionaries, or would they send themselves? If they establish a congregation, to whom is that congregation institutionally accountable? This was the case when, at the inception of CMS in 1799, missionaries went overseas as a lay movement outside of established church structures. It was only after congregations of believers were established that clergy were requested to come and provide clerical support towards the running of schools and hospitals. In the local scene, as business people establish non-formal congregations, this may well signal new ways on how church congregations are organised and operate. This has been the case in the UK, with movements such as Fresh Expressions³⁰ helping to establish non-traditional congregations in that part of the world. BAM will challenge the established church to acknowledge and affirm business people reaching out in the marketplace and provide a context for these to be integrated as authentic Church members.

According to Patrick Johnstone, cited in Jonathan Lewis (2011:8-11), in the past missionaries were professionals travelling long distances at great cost (both financially and as a family), while non-missionaries stayed at home and gave their “support through prayer and finance”. Johnstone speaks of a new movement where that has a “ministry of all-believers”. Globalisation has brought the reached and the unreached in much closer proximity than during any other time in history. ‘Back to Jerusalem’³¹ is a movement that includes Chinese bi-vocational missionaries seeking to evangelise the world’s largest unreached faiths, such as Buddhism, Hinduism and Islam. Considering the large numbers mobilized, it would take complex systems to support this army of missionaries using traditional Western models. Since each missionary functions as an autonomous self-sustaining unit using their business as a platform., their efforts can be multiplied hundreds of times faster than would be the case if they were to wait for professional clergy to lead the way.

³⁰Fresh Expressions seeks to transform communities and individuals through championing, resourcing and multiplying new ways of being church. They work with Christians from a broad range of denominations and traditions. The movement has resulted in thousands of new congregations being formed alongside more traditional churches. <http://www.freshexpressions.org.uk> (viewed 10th October 2015).

³¹ Back to Jerusalem is the goal of the Chinese church to evangelize the unreached peoples from eastern provinces of China, westwards towards Jerusalem. The vision was birthed among the Chinese in the 1920s, and since that time, the churches of China have striven and suffered persecution to fulfil what they believe is their integral role in fulfilling the Great Commission. <https://backtojerusalem.com/v3/> (viewed 22nd October 2014).

The role that clergy can play pertains to teaching and praying or “equipping the saints” (Ephesians 4:11). The business people can become the communicators of the gospel in word and deed, speaking the language of the communities they serve. Blincoe and Chismon, cited in Lewis (2011:5-14), write on the forms and structures of mission strategy. They recall the modality and sodality of relationships that have helped advance the gospel throughout history. **Modalities** represented the *come* paradigm and were the settled, more structured expressions of mission, for example the Jewish Synagogue or New Testament ecclesia located in a community. **Sodalities** represented the *go* paradigm of mission, and were more like a roving band or Hebrew *Khevra*. This is the method that Jesus adopted as an itinerant preacher moving from place to place for His ministry. Blincoe, quoting Ralph Winter Lewis (2011:5-15), says, “...throughout Church history and during the times when expansion waned, the sodalities (*Khevra*) were missing.

BAM is a basis for the emergence of a new sodality that can help advance mission in a sustainable manner; it is not dependent on the availability of external funding in the long term. Funding, such as seed capital, can be made available to business people, but they are obliged to multiply these ‘five talents’. It is important to note that business cuts across socio-cultural and linguistic barriers. African business people today, for example, will be coming face to face with Chinese people in the marketplace that may never come to a church service. Business people can collaborate and engage with others across diocesan boundaries, whereas bishops and the clergy are restricted to diocesan boundaries.

David C Korten (2009) advocates a “new economy”, with business being local, serving the local needs and driven by local decision makers. He calls for a move away from “Wall Street” back to the “Main Street”, and contrasts the “phantom wealth” (:7) created by accountants in their books with real wealth that “has intrinsic, as contrasted to exchange, value. Life, not money, is the measure of real-wealth value” (:8). BAM can advocate African governments to formulate policies that promote jobs at the local level. This could mean the creation of several small businesses within the value chain of an industry as opposed to one mammoth company where faceless directors make decisions in boardrooms far removed from the communities whose lives they affect. In

Appendix D, I have included Korten's (2009) comparison of how the "Main Street" companies would differ from "Wall Street" companies.

Korten (2009:8) concludes with the six criteria of economic health. A healthy economy would:

- Provide everyone with the opportunity for a healthy, dignified, and fulfilling life;
- Bring human consumption into balance with earth's natural systems;
- Nurture relationships within strong, caring communities;
- Honour sound, rule-based market principles;
- Support an equitable and socially efficient allocation of resources;
- Fulfil the democratic ideal of one-person-one-vote citizen sovereignty.

Once again, I draw upon the example of Masika (2012), mentioned earlier in this research, and add that of Fountain Enterprise Projects (FEP)³² that has managed to mobilise more than 20,000 people to pool their resources for investment. They have leveraged the power of numbers and done so in equitable ways. No single shareholder can put in more than 2% of the value of the company (the value of each share is about US\$40), allowing even the poor to invest. They then invest these funds in different industries and target small companies.

Harvard professors Porter and Kramer (2011), responding from an academic perspective to the backlash against corporations, propose a business model that includes all the stakeholders rather than merely the shareholders. This raises the question of the need to review the business studies curriculum taught at Anglican universities. A key question remains: Is this curriculum borrowed from the West? In terms of developing localised textbooks, African universities are known to lag quite behind. In this sense, they may inadvertently be promoting a failed business paradigm.

BAM is an opportunity for these universities to be part of developing a fresh paradigm for sustainable business. A good example may be gleaned from Regent University³³ from the USA, which has established a "Kingdom business" incubator at its Centre for

³²Fountain Enterprise Program (FEP) is an investment company that is committed to "transforming lives through wealth creation". At the end of 2014, it had a membership is 174,000, of whom 63,000 are investors. <http://www.fep-group.com/> (viewed 22nd October 2014).

³³Regent University's Center for Entrepreneurship seeks to improve the economic and spiritual condition of disadvantaged populations through entrepreneurship grounded in a Christian worldview. Its vision is communities, regions and nations revitalized spiritually, socially, politically and economically. [www.regententrepreneur.org/Kingdom business](http://www.regententrepreneur.org/Kingdom%20business) (viewed 2nd July 2014).

Entrepreneurship in Kampala, Uganda, and Kigali, Rwanda. One way that BAM can influence the content of the training curriculum and the exchange of ideas would be to create a “BAM think-tank”, which creates a Christian context that critiques current practice and envisions future models. This forum should not be limited to Anglicans; it should embrace academics, business practitioners and civil society leaders. Clive Wright (2004:3) voices this need when he makes the following declaration: “The secularization of economics and the study of business and commerce may now be virtually complete in the Western world”. The tragedy is that “democratic capitalist forms of wealth creation evolved in a culture shaped by the Christian Religion,” but is now viewed solely as a secular activity.

It is important to note that the voice of the Anglican leaders in East Africa on political issues has been significant. Doyens such as Bishop Okullu and Alexander Muge of Kenya, Festo Kivengere and Janani Luwum of Uganda, and Chiwanga of Tanzania are well known for their political advocacy. With the exception of *Vision for a Bright Africa: Facing the Challenge of Development* (Kinoti and Kimuyu, 1997), there is limited literature addressing local economic issues, written by African Christian leaders. At a global level, the Catholics have created such a space in The Acton Institute for the Study of Religion and Liberty³⁴, whose mission (as documented on their website) is “to promote a free and virtuous society characterized by individual liberty and sustained by religious principles”. This forum has even hosted a BAM forum discussion. Coincidentally, one source of material on the economic debate and development issues in evangelical circles is from Acton Publishers³⁵ (no relationship to The Acton Institute for the Study of Religion and Liberty). Allen (1962:143) gives a possible reason for the lack of such a forum by telling us:

Consequently we have preached the Gospel from the point of view of the wealthy man who casts a mite into the lap of a beggar rather than from the point of view of the husbandman who casts his seed into the earth, knowing that his own life and the life of all connected with him depend upon the crop which will result from his labour.

³⁴The Mission of the Acton Institute is to promote a free and virtuous society characterized by individual liberty and sustained by religious principles. <http://www.acton.org/> (viewed 22nd October 2014).

³⁵**Mission:** To provide high quality books by African scholars on a wide range of themes and topics of current relevance. **Vision:** To reach general and specialized readers of African scholarship, both within and outside Africa. <http://www.acton.co.ke/>(<http://www.acton.co.ke/>) (Viewed 22nd October 2014).

Stewardship and economic development should not be left to politicians. In the past, the assumption has been that, by addressing political freedoms, economic development has been addressed indirectly. The gap between the rich and the poor continues to grow in East Africa despite 50 years of political independence. In effect, an African elite is taking over, replacing the European colonialist. As a result, there is little systemic change, which means there is need for a Christian voice on economic injustices. In this regard, the Archbishop of Canterbury, Justin Welby, is setting the pace by speaking against the exploitative loan sharks who fleece the poor by cashing pay-day cheques at a premium in the UK (BBC, 25th July 2013). Archbishop Welby advocated the creation of “credit unions that were engaged in their communities” (Welby, 2013).

Because banking and financial institutions are critical businesses to address, the redemption of the financial sector is a good place for BAM to begin, especially with a focus on working against the global greed discussed earlier.

6.3 BAM: an alternative model for business in East Africa

Although majority of Africans live in poverty, the continent is blessed with an enormous supply of natural resources. As such, the majority of Africans are in no position to exploit the resources. This handicap is partly due to globalisation’s skewed playing field. The rapidly growing Church provides an opportunity for BAM to address the unjust global social economic relationships. As mentioned in this chapter, the depiction by Western writers of BAM as an “access vehicle” for mission will be more effective when the competing perception of BAM as a “redemptive vehicle” is in place.

Schluter and Ashcroft (2005) emphasise that the centre of a biblical economy is not capital or people, but relationships. “Managing and developing these relationships is at the heart of effective business strategy” (:23). Apart from the need for BAM practitioners to develop working relationships between themselves, BAM can become a platform for addressing common justice issues either at a regional level (for instance within the East African Community) or at a global level. One of the objectives of the widely successful Occupy Wall Street campaign was to ignite global angst against unjust

financial practices. BAM in East Africa can accomplish the same by addressing a polarising issue — ethnic tensions. Importantly, BAM can create models that strengthen ethnic and religious collaboration. This can be done by assimilating the local people into BAM businesses, rather than seeking accommodation (see chapter three). BAM shareholders and directors can reflect the ethnic and gender diversity of the community and nation. Furthermore, BAM as a redemptive vehicle can be at the forefront of tackling human trafficking, child prostitution and systemic corruption, among other unjust human relationships. But for this mission to be effective, BAM business needs to be financially sustainable, to enable the BAM business person contribute through one's business to the development of social and environmental capital.

6.3.1 BAM enterprises seek to be financially sustainable

For BAM enterprises to be effective, they must be authentic businesses operating, competing and making a profit for their owners in the marketplace. This means that ways need to be devised to uplift the many social entrepreneurs whose ventures are dependent on continuous grants; on their own, these might remain sustainable. Some missionary-led business ventures, which are used as a platform for mission, fall into this category. One such example is Kipepeo Designs.³⁶ This is a social enterprise ran for women in the Kibera slums in Nairobi. The business entails making cards from waste materials and selling them in the UK. The management and marketing of this business depends upon subsidies raised for this project from the UK; it would be unsustainable should these subsidies end. This is what Muhammad Yunus (2007:22) would call a social enterprise, in contrast to a business enterprise. Most social enterprises “...do *not* recover their total costs” (ibid.) [and] this leads to their leaders being forced to devote part of their time and energy, sometimes a significant part, to raising money” (ibid.).

Yunus (ibid.,35) continues by describing a social enterprise as being “built around ownership by their customers and operated primarily for the benefit of those customers rather than to generate profits for merchants”. This concept deals with ownership but

³⁶Kipepeo is a micro-finance project based in Kibera, Nairobi, which gives women from disadvantaged backgrounds a regular income, skills and opportunities to plan for the future. The project is built on the principle of 'trade, not aid'. Kipepeo's aim is not to give money to people living in extreme poverty, but to give them means to rise above it. <http://www.kipepeodesigns.co.uk/> (Viewed March 22nd 2014).

does not address profitability. Without profit, those who provide external resources determine the success or failure of such enterprises. This could be an indication of flaws in the services or products or delivery systems. More often than not, profits are confirmation that, in business, one has the right products for the right market, as well as the right delivery system. However, profit alone is not the goal of BAM. Business must also have a social benefit.

When CMS-Africa sought to incubate Herbal Gardens Ltd³⁷ as a BAM business, one of the goals was to target 1000 farmers in marginalised communities to grow Aloe Vera. The business model underwent several changes in terms of products, target markets and management structures before it could be financially sustainable. For Herbal Gardens Ltd to be a vehicle for redemption, not only must it be financially sustainable but it must model just business relationships in the midst of a competitive business environment typified by private-sector corruption.

6.3.1.1 BAM: A bottom-up approach

BAM needs to consider a bottom-up approach, as advocated by Schumacher (1973), Schluter and Ashcroft (2005) and Korten (2009). The most basic unit in this approach is the family or household (*oikos*). The next unit would be the church or, in Anglican terms, the parish. The next level is the diocese and, ultimately, the province. All these are part of blessing to the nations as part of God's mission.

The proposals for an African BAM movement need to be structured and centred on promoting just relationships. It is recognised that poverty is, first of all, relational, and that today's materially rich countries are often relationally poor. Mother Teresa, who was accustomed to working among Calcutta's poorest of the poor, remarked as follows during her visit to Washington:

...in the United States there is no starvation where people sometimes die of hunger, but the U.S., on the contrary, "there is a terrible hunger of love, a terrible loneliness, a terrible rejection. That's a much greater hunger" (B. Srinivasa Murthy, 1983:27).

³⁷**Vision:** To economically empower families, bring sufficient health and nutrition, and uplift communities to live in dignity and environmentally sustainable homelands. (<http://herbaldgarden.co.ke/>)

The prophet Isaiah illustrates this relational poverty resulting from the wanton drive for accumulation, which is sometimes mistaken for progress. Isaiah, sounding his warnings to the people of Judah, says, “Woe to you who add house to house and join field to field till no space is left and you live alone in the land” (Isaiah 5:8).

I have, therefore, chosen to view BAM in the light of the three key institutions of the social construction acknowledged in the Scriptures: **the family, the church and the government**. Any financially sustainable community must factor in all three relationships. I recognise that the world is less-than-ideal place to live in. . In an ideal free-market economy, I place the family (*oikos*) at the centre of development or wealth management because this is the fundamental unit for managing an economy. This reflects a more biblical ecclesiology in that it recognises the transformative agent as transformed individuals who are parts of families that form the local church. These same individuals are part of the government and all live in a common environment. This is a bottom-up approach that includes all stakeholders as participants in their own destiny. The top-down approach, championed by faceless corporate boards, has failed to deliver a just social order.

6.3.1.2 Family and business development

The family is the institution that gives one identity and a sense of security. Speaking of God’s protection, the Psalmist stated: “God sets the lonely in families...” (Psalms 68:6). It is not unusual to see Africans, when they encounter strangers, spending a considerable amount of time comparing their genealogy to that of the strangers. Genealogies play a significant role in the interpretation of scripture. Schluter (2005), writing in Schluter and Ashcroft (2005:155), stated:

Although several words describe ‘family’ in early Israel, there was no term for the nuclear or conjugal family. The smallest unit recognized in the language was the three or four generational family (Hebrew *bayit*). ‘Households in ancient Israel were multigenerational and consisted of two or three families, related by kinship and marriage.

Schluter (2005) observes that the family encompasses at least two generations of the vulnerable, the children and the elderly. If BAM is to deliver the Kingdom values of healthy relationships, then BAM businesses ought to seek to enhance rather than

fragment the family unit. This, again, reflects the need to support family-owned enterprises that BAM can link together in a value chain to make them viable.

The family is also the institution in society that forms values designed to create and sustain well-adjusted individuals. The institution is also instrumental in fostering issues of truth and justice, as opposed to corruption. Interestingly, corruption can be minimised through family-owned businesses. Such businesses have no benefit in cheating; they are part of the community in which they function.

The assumption that the market is neutral (devoid of value) is now more than ever under question. Failures witnessed in the market are not accounting failures. Rather, they are moral; they entail a lack of accountability. Tarimo (2005:184) recognises that ethical, structural and spiritual factors must be taken into account in developing a just and sustainable economic environment. Ethical values are formed at the family level. Tarimo continues to challenge economists to look beyond the “mega structures of trade, finance, and communication”. Tarimo (ibid.) calls the family “an invisible institution that seems to be forgotten in the development debate, while in reality it constitutes structures of wealth production and use that “stretch right from the grassroots to the apex of society”.

BAM in Africa needs to recognise this bottom-up approach and place greater value on those activities that include the largest number of families in a venture. The engine of the American economy is Main Street, not Wall Street. This engine comprises family-owned businesses that employ less than 10 people, representing the largest number of firms. Research by The University of Southern Maine's Institute, published in the *Bloomberg Business magazine* of 13th February 2006, found that family-owned businesses constitute 35% of the *Fortune500* companies, and that family businesses account for 50% of US Gross Domestic Product. They generate 60% of the country's employment and 78% of all new job creation (Stacey Perman:2006).

If BAM is business for the common good, the family unit becomes the vehicle that can promote this, according to Bitrus, quoted in Tarimo (2005:163), who writes:

...the extended family system [is] a multi-dimensional network of relationships, which binds various relatives together for mutual support. It is involuntary linkage, which is determined

by birth. The extended family system provides a network of relationships through which its members assume responsibilities toward one another. As individual members contribute meaningfully towards the common good of the institution, each member stands to benefit in one way or another.

This has implications for family networks as they can become a key factor in determining whether the diocese will promote Business-for-Mission ventures that merely help generate income for the diocese, or BAM ventures (such as agribusiness) that provide employment for the largest number of families. Urbanisation has accelerated the breakdown of the family in one significant way: men, in particular, live away from families, working for a salary that will not allow them to come home to visit their families. In the case mentioned in chapter three (of Yatta, in Kenya), where Masika (2012) began agribusinesses, more than 4000 families are usefully engaged in growing high-value crops, with most returning from the city of Nairobi and the majority seeing no need to leave their smallholder farms. Masika has witnessed an urban-to-rural migration through the establishment of these sustainable family-centred business models.

6.3.1.3 The Church and business development

As Anglican dioceses are Episcopalian, they have clear structures and lines of authority — from the Bishop to the archdeaonries to the deaneries and, finally, to the grassroots or parish levels. In rural contexts it is typical that all members of the parish are related by blood. It is only when they meet at the archdeaconry level that they interact with others who are not family members. Even then, it is likely that they all originate from the same clans. Thus the diocesan structure is already built around collections of families, which creates a good foundation for BAM networks. In an urban setting, most parishioners will live in the same geographical zone or, in the case of a cathedral, be of the same economic class. According to Weber (2009:175), one of the accelerators of wealth creation in the Americas was the sects “...being part of a sect involved daily testimony of ‘good character: integrity, honesty and trustworthiness must be apparent’”. All these are qualities which parishioners, if mature in their faith, can exemplify. These qualities are vital for the foundation of any stable social group, and form a solid foundation for business enterprise.

The Episcopalian model can also have limitations with regard to business. Being highly structured, decision-making can be convoluted and take a long time, depending on when and how often the parish, diocesan or provincial church synods sit. This challenge was magnified in 2012 when the NCK, which sought to capitalise its micro-finance bank (SMEP), floated a rights issue. One of the members, the PCEA, was able to invest Ksh100 million (approximately US\$110,000), while the Anglican Church of Kenya could only manage KSh1,000,000 (approximately US\$11,000). This was because the Presbytery, consisting of elders' who are representatives of the national Church, could convene and make a decision on behalf of the church at short notice. On its part, the Anglican province had to wait for a synod, the only administrative organ that has the authority to make such decisions.

Another way of looking at this outcome, of course, is that Anglican provinces have greater accountability. An Anglican bishop, for example, cannot register a Church business under his name, whereas charismatic church leaders can do so; they started their church; they *own* the church! But Episcopalian structures, while safeguarding against abuse, can stifle innovation and delay the decision-making vital in business, even in situations where daily competition requires autonomous and timely leadership.

The Church Commissioners for Kenya, formed as a Church Trust in 1957 by the CMS and renamed Church Commissioners in 1962, helps to manage the province's investments with a board of governors. This meets once a month, and reports to the synod through the board of finance. The Presbyterians have the PCEA Foundation that provides a similar investment function. This model works best to promote Mission as Business, with a considerable focus being placed on the more secure real-estate sector. Sadly, it does not promote BAM.

I argued in the previous chapter that Mission as Business, although useful in helping to generate an income for the dioceses, is often run by the clergy or church employees. This may not necessarily lead to the mobilisation of business-minded church members to see their business as a calling, which limits the scope and impact of church investments to the least risky real-estate sector. Provincial structures include self-governing, autonomous associations such as the Mothers' Union, Mens' Association, or

the Youth Association. This may have national coordination but decision-making is made at the local diocesan level, as advocated by Korten (2009).

In essence, BAM can thrive in Anglican dioceses if allowed to function from the bottom-up. The ACK Mount Kenya South diocesan Mothers Union, in a bid to respond to the growing number of orphans, established a children's home and, among other things, began to brand and sell water to support the costs of running this project. They have now established a bank with a capital base, as of August 2013, of more than KSh60 million (approximately US\$670,000), with four branches that give credit to members. Commendably, the Mount Kenya South diocese has given the space to entrepreneurial women to provide leadership in setting up a social intervention sustained by a business enterprise.

Some, like Gordon Smith (2011), cite Scott Bessenecker, who has published *The End of Mission as Business*, arguing that mission has been distorted and co-opted consistently by business and corporate models of thinking and practice. These argue for the separation of business and mission, viewing each as being complementary but not having compatible goals. Of course, the Anglican diocese case of Mount Kenya South disproves this position.

Not all people can be business people and not all business people are entrepreneurs. I agree with Bill Bolton (2006) in his contention that most businesses remain small because they are not run by entrepreneurs. "Entrepreneurs grow business, usually big ones. They are not satisfied with anything else" (:11).

Bolton (Ibid.,12) defines an "entrepreneur as a person who habitually creates and innovates to build something of recognized value around perceived opportunities". If dioceses are to mobilise entrepreneurs, then they must encourage BAM rather than MAB. MAB, represented by church-owned business, will be encumbered by bureaucracy. Contrarily, Christians engaged in BAM are free to manage their own businesses without outside interference.

BAM can be an opportunity to identify entrepreneurs and disciple them by giving them a biblical foundation for functioning in the marketplace. For BAM to be effective, these

entrepreneurs must network across dioceses and provinces and even across denominations. CMS-Africa has developed training tools for business people, and is seeking to work with theological institutions in the region, including St. Paul's in Kenya, St. John's in Tanzania, and Uganda Christian University. Each of these institutions began as a theological college but now has business schools running a secular curriculum.

These universities must become centres of critical thinking that challenge the flawed assumptions of the marketplace. Otherwise, Africa is still in danger of aping Western institutions and can end up duplicating the flawed business models that are characteristic of the West. It is essential to go beyond development studies to enter into serious engagement with the foundational economic theories and models. Works, such as those of Schluter and Ashcroft (2005) that analyse economic models, need to find their place in these institutions. The linkages between business and the spirit realm need to be made. Business people need to see the value of their pastors as shepherds in supporting them in the spiritual warfare, which is part of African business practice. Conversely, those training for vocational church work need to be equipped to know how to disciple their congregants who face the peculiar temptations of the wealthy, discussed in chapter two, including the temptations of greed and pride. The Church can create space where common approaches to issues of concern, for instance corruption, can be developed. Many business people attend services on Sunday. When they depart, they leave to face the world on their own. They may find themselves fighting against systemic corruption perpetuated by other church-going members. The case is told of a bishop from Tanzania who, in the process of applying for government service, was asked to come back repeatedly. Each time, he was turned away without receiving the service he sought, and without proper explanation. (Giving applicants the run-around is a common, discreet way of alerting them that they must offer a bribe to end their torment.). After a few visits, the frustrated Tanzanian bishop asked workers at that office: "Who of you here are Christians?" The majority said they were. He then asked them, "Which of you Christians would like to receive my bribe?" Embarrassed, the officials attended to him without delay. BAM can make a difference by allowing Christians to collaborate as they seek to advance ethical values in the public square.

6.4.2.4 Government and business development

In Romans 13, Paul speaks of the need to submit to governing authorities in view of their God-given role of maintaining social order. He urges that taxes be paid to allow those governing to do so 'full time'. He states: "Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour" (Romans 13:7). Students of this passage note that it was written at the time of Emperor Nero (AD 37-68), one of the cruellest anti-Christian leaders.

In addition to paying tithes to support church work, Christians ought to be at the forefront of paying taxes to support their governments. In recent years, Micro-Enterprise (ME) has become a good vantage point from which to uplift the poor. Nevertheless, many micro-enterprise ventures, though supporting a family, may be too small to create much employment or to fall into a tax bracket of government revenue systems. This means that if Christian enterprises remain at the ME level, they will remain irrelevant in the political arena: their voices will never be heard. Expanding the capacity of families to move up to become SMEs and pay taxes will open up the space to defend Christian values in the public square. Schluter and Ashcroft (2005) assert, "If we do not shape the agenda, others will. If we are silent and ineffective, we risk living in an alien and inhospitable environment which corrodes our own well-being and that of our neighbours" (:30). This is indeed what has happened. In Kenya, presidential candidates have made a public show of seeking the votes of Muslim clerics, because Islam has prepared a specific political and economic agenda that makes demands of politicians. BAM can create such a mechanism for Anglican dioceses to work alongside other denominations and even people of other faiths to address social value. In chapter one, I mentioned the case of the Milele Beach Resort, run by the PCEA, which has taken up the cause to fight child prostitution and which has gained the support of other faiths in the process.

Ultimately, government policy affects the freedom of the Church to execute her mission, particularly among the poor. But Christian business models that are transformative can change the way government policy is executed. Once again, I draw on the example of Masika (2012) in Yatta. The government, through the World Bank, spent more than six million Kenya shillings to build two dams that, by December 2013, had not been

completed, mostly as a result of massive corruption. However, by empowering families to collaborate and work together to dig small dams by hand, Masika has broken the cartels of corruption. He has shown an alternative model of economic empowerment.

The failure of the Western economy in 1998 has been debated at length, with much blame attributed to the lack of appropriate government regulations. Ethical values were absent, resulting in public-sector dysfunction. But ethical values are formed at the family level. As a researcher, I am aware of the debate between the neoliberal and Keynesian economics.³⁸ Global politics have swung between these two extremes. East African States vary in opinion along this continuum. BAM, to be effective, must set the agenda, much as William Wilberforce (24 August, 1759 - 29th July, 1833) and the Clapham sect did in the anti-slavery campaign.

Governments have a role to play in distributive justice, arbitration and service provision. The dilemma occurs when a government fails to play this role due to ineffectual tax collection or corruption. For a business to thrive there must be an enabling environment. BAM can be an advocate in this regard. However, to influence and set the political agenda legitimately, business owners committed to BAM must be in the appropriate tax bracket. In the words of Solomon, "...money is the answer for everything (Ecclesiastes 10:19)". Politicians depend on tax and need to be accountable for how it is spent. Importantly, politicians will listen to business people, and the righteous rich (as described in this research) can set an agenda for the advancement of God's Kingdom — if they are taxpayers.

From a socio-political viewpoint, one could argue that social disorder within the African nation-states is related to the lack of an agreed-upon concept of the 'common good'. Political leaders take advantage of this situation to enrich themselves through

³⁸...there were two dominant schools of thought: the ordo-liberal in the tradition of Wilhelm Eucken, and Keynesianism. Each starts in its own way from the premise that the market can only function within politically established parameters and thus cannot function without state intervention. The ordo-liberals were concerned with the preservation of competition and the imposition of anti-trust measures. Keynes and his school concentrated on four main areas: state-imposed measures aimed at preventing economic fluctuation, so as to create full employment; a monetary policy that kept interest rates as low as possible; control of capital flows to avoid speculation; and finally a progressive taxation policy aimed at spreading the distribution of wealth within society in order to widen consumer spending power (Duchrow and Henkellamert, 2004, p83).

exploitation of the masses, corruption, and looting of natural resources. For some people, economic insecurity could be a cause of this behaviour. My interpretation is that this behaviour proceeds from the breakdown of value systems. Values cannot be legislated. The family unit shapes values. The Church lays the foundations through its discipleship of believers. BAM models can be catalysts of change to demonstrate an alternative to greed-driven, debt-ridden economic models.

Though modelled after the Church of England, where bishops hold political office, African bishops have no official political standing. In England, bishops belong to the Upper House of Lords in the British Parliament. The English bishops have significant influence on policy formulation and the distribution of resources in their dioceses. As discussed earlier (see Chapter Four), the global economy is in crisis. Rather than look to their British counterparts for financial support, however, African bishops can use BAM as means of empowering the Christians to greater levels of stewardship and generosity. As global relationships shift away from aid to trade, there is need for intentional capacity to be in place to take advantage of new trade opportunities, such as trading blocs (for instance EAC), and opportunities such as AGOA. The Church and government must create space for the entrepreneur, who is essentially a job creator.

6.3.2 BAM seeks to be environmentally sustainable

I have defined Christian mission as God's mission that will include the restoration of all things and the redemption of all creation (Matthew 19:28, Colossians 1:20). As a 'vehicle for blessing the nations', BAM, then, should not undermine God's creation. My position is that BAM should be a bottom-up, family-focussed, locally based community business. As such, any environmental impact (positive or negative) will affect those who instigate the impact. BAM would thus give priority to those processes and products that can restore or enhance environmental health, or "natural capital" — to use Schumacher's (1973) words. The most visible opportunity in East Africa is to focus on recycling and reusing of resources. An example of a recycling, waste-management process is the use of biogas from cow manure or the use of chicken manure to feed fish in ponds built beneath chicken coops. This alone can create hundreds of jobs. Promoting reusable shopping bags and water bottles would be another example. BAM

networks can serve as forums for peer environmental audit, while providing space for the sharing of best practices on reduction of environmental destruction.

It has become popular for governments to popularise 'green business' through the promotion of carbon credits. Through this mechanism, companies that create pollution in one part of the world are able to fund the reduction of pollution by another company in a different part of the world. This licence to pollute continues to perpetuate the destruction of God's world. In environmental terms, there is one world, not disjointed First World and Third World. One outcome of the climate change debate is the growth of 'green businesses', which promote the use of renewable energy. Recycling and the use of renewable energy not only bring direct financial benefits but also greatly improve the health of households that no longer have to inhale smoke or paraffin fumes. A secondary social benefit, especially for women, is that they no longer have to expend hours looking for biomass to cook their food. In seeking environmental returns, BAM has the opportunity to develop hundreds of jobs in the yet-to-be-harnessed 'green technology' sector.

6.3.3 BAM seeks to have a spiritual impact: BAM is ultimately a spiritual battle.

The main topic of Jesus' conversation for forty days after His resurrection was the Kingdom of God (Acts 1:3). Jesus' final promise to his disciples was about "power" (Acts 1:8) in the context of His Kingdom. The language of the Kingdom reflects power, authority, territory and laws. The Church as a community is a powerful force. Entrepreneurs in the marketplace operating under the power of the Spirit, such as Bezalel in Exodus 31:3, can be true transformative agents.

Ultimately, BAM is about the manifestation of the Kingdom of God over and against the Kingdom of darkness. It is about the power of light over the power of darkness. The foundations of biblical truth and justice build healthy societies against those of lies and destruction that undermine society.

BAM in Africa is a spiritual battle. Those who enjoy the benefits of the global power systems will not easily allow change in the structures of exploitation, which are ultimately driven by demonic forces who set up basic principles (*stoichea*) that promote satanic bondage (see chapter three). John Perkins (2008:94) reveals the intrigues of

those who control the global economy: “Their tools include fraudulent financial reports, rigged elections, payoffs, extortion, sex, and murder”. Perkins (2008) demonstrates that countries such as the USA are not interested in providing global solutions. Rather, their focus lies in maintaining the status quo, i.e. retaining their position as the dominant global super power. Perkins talks of the war in Iraq costing \$87 billion, yet half of that amount “could provide clean water, adequate diets, sanitation services, and basic education to every person on the planet” (:153).

Perkins feels that the problem is ideological and that it needs to be addressed and challenged at the ideological level:

Some would blame our current problems on an organized conspiracy. I wish it were so simple. Members of a conspiracy can be rooted out and brought to justice. This system, however, is fuelled by something far more dangerous than conspiracy. It is driven not by a small band of men but by a concept that has become accepted as gospel: the idea that all economic growth benefits humankind and that the greater the growth, the more widespread the benefits. This belief also has a corollary: that those people who excel at stoking the fires of economic growth should be exalted and rewarded, while those born at the fringes are available for exploitation (Perkins, 2008:153).

BAM practitioners must see themselves as engaged in a spiritual battle against a system built on lies, and which dictates and distorts the economy to benefit the dominant cultures. This system seeks to maintain power and control through the demonic bondage of people in the developing world and even those of the First World where the credit-driven economy has left many poorer than they were 10 years ago. Jesus’ message focused on the Kingdom of God/Heaven. Scott Allen (2005) observes that Jesus used the term “Kingdom” more than 90 times in the gospels. Jesus viewed His ministry as something that can restore the rule of God over the rule of Satan. Satan has sought to dominate the world through control of its economic systems. This system, sometimes referred to as Babylon (Revelations 18:1-3, 21), is part of what Jesus will destroy by His second coming.

Being part of this system of dominance, the Church in the West may find it difficult to relate to an African church that does not need financial aid, mostly because aid has remained a factor in maintaining the dependency of dioceses in the global south. As dioceses become empowered, they, in turn, can support Africans in the diaspora as

agents of transformation, as in the case of the Anglican Church of Nigeria, which once supported a chaplain based in London.

In the last two centuries, prayer has underpinned the world missionary movement. Similarly, a new 'bussionary' movement will need to have prayer cover. This is where vocational church workers can support business people in the marketplace. The Church may have to develop a new form of pastoral work in which parishioners are visited at the office and at the factory, rather than simply at homes and in hospitals. Prayer breakfasts have become popular forums where business people converge for spiritual nourishment and mutual accountability. This takes place in neutral grounds such as hotels. Participants in such forums cut across denominations. Those called to speak at the functions are fellow business people. The same business people may sit on parish or diocesan church councils where their managerial skills are put to good use. At such forums, BAM can address corruption as a challenge confronting business people in Africa.

6.3.3.1 BAM enterprises seek to be ethical

Mugambi (1989:116) speaks of the five pillars of every society. Three of these are:

...the pillar of: Economics, which has to do with the distribution of resources within the society; Ethics, which has to do with the value system, particularly with regard to behaviour between the members of the society —the moral values of the society; Politics, which has to do with the distribution of social influence.

The last two pillars have to do with aesthetics (what one considers beautiful); the final pillar is "Metaphysics or simply the world-view within which we do all things and within which we make all our evaluation" (Mugambi, 1989:116).

What has led to the collapse of Western capitalism and, earlier on, communism was the moral failure of the underlying value systems. A biblical value system assumes that "All men are sinners" (Romans 3:23) and, therefore, society needs to build in checks and balances to mitigate against their destructive behaviour. A secular worldview might assume that people are good and that what needs to be changed is their environment. This has led to the promotion of the so-called neo-liberal capitalism (discussed earlier), where rules and regulations by governments are kept at a minimum.

Addressing the question on whether a company can be both profitable and ethical will probably be BAM's biggest challenge. Classic economic theory is based on the lie that the primary drivers of the free-market economy are greed and fear, and that enlightened self-interest will ultimately result in the common good. This has led Christians to either play by the world's rules or to avoid the marketplace. BAM must seek to transform the values of the market. Could this absence of the salt and light (Christians) in the marketplace be the reason for the darkness in the global economic arena? Christians in business need to take a prophetic role by choosing to play by ethical rules and yet remain profitable in the end. The battle needs to be won sector by sector.

An illustrative case may be found in the African banking sector, where Western banks charge fees for every single transaction — notwithstanding the fact that the practice is illegal in their host country. No African politician or Christian leader has challenged this duplicity. Interestingly, this is only the tip of the iceberg. Digging deeper reveals even greater rot. The absence of light in this sector was revealed when the Chief Executive of Barclays Bank, Bob Diamond, resigned on 2nd July 2012 following the manipulation of inter-bank interest lending rates to falsify the position of its finances. This resignation made headlines in *The Telegraph* of 3rd July 2012. The bank was fined 450 million US dollars.

A number of attempts to build a critical mass of ethical companies have been initiated. One such initiative is the Unashamedly Ethical (UE) campaign³⁹ that promotes ethics, values and clean living. UE seeks the formation of local Unashamedly-Ethical communities around the world. The founder and chairperson is South African business person Graham Power. Among those listed as members on its website is the World Evangelical Alliance (WEA).

The topic of business ethics is beyond the scope of this research. A number of good publications exists to address this subject. One such publication is the *Business and Professional Ethics Journal: Incorporating Professional Ethics: A Multi-disciplinary*

³⁹Initiated in 2006 by Graham Power, founder of POWER Group, this seeks to fight the tide of corruption and unethical behaviour in institutions and societies through the active opposition to such behaviour and a groundswell of public support for ethics, values and clean living.
<http://www.unashamedlyethical.com/> (Viewed 24th March 2014).

Journal, which produced a special issue, Vol.12 no. 4, on the topic of Christian perspectives on business ethics, covering faith, profit and decision-making.

Wright (2004) has also written extensively on Old Testament Ethics. In discussing the unjust global distribution systems and the inherent injustice, he asserts that, ultimately, business has a spiritual dimension. Wright (ibid.) notes that “the whole realm of the material, economic order has become prey to demonic forces, which both incite human sin and amplify and solidify its effects” (:153). Wright (ibid.) comments:

The struggle of the prophets with oppression and injustice was not merely economic but closely linked with their struggle against the spiritual power of Baal worship. For they saw clearly how rejection of the liberating service of the Lord led instead to the service of the gods of selfish greed and cruel oppression.

The climax of this is beheld in the battle of Elijah against the prophets of Baal. Israel had to make a choice between the gods that the nations served and the God of Israel (I Kings 18:21). Paul’s injunction to Christians in Ephesus was that they do not fight against flesh and blood (Ephesians 6:10).

BAM enterprises will encounter demonic resistance as an additional business hurdle. But such resistance would be nothing new. In the Old Testament, Daniel found his progress hindered by forces of darkness at the highest level when “the Persian Kingdom resisted me twenty-one days” (Daniel 10:12). There is need to actualize that, as the stakes in the battle become greater, people can resort to desperate measures. Their methods include the use of spiritual warfare — seeking the powers of darkness to assist their bid. This is illustrated by the battle between Israel and Moab when the King of Moab “took his firstborn son, who was to succeed him as king, and offered him as a sacrifice on the city wall” (2 Kings 3:24-27) in order to defeat Israel.

Prayer (such as the prayer said by Apostle Paul in Ephesians 1:15-23) must therefore be an integral aspect of BAM. Intercessors are needed for the BAM movement since the battle will have to be won in the spiritual dimension before it is actualized in the physical sphere.

BAM, in seeking to address systemic corruption, could promote global best practices by lobbying for legislation that introduces an inheritance tax of, say, 40%. This would help

to make corruption less attractive as those who accumulate wealth cannot pass it on to their family members but would be forced to give back to society by establishing trusts or foundations with stated social benefits.

7 Summary and Conclusion

This research sought to address the following problem: *How can Anglican dioceses in East Africa be financially sustainable and less dependent on declining Western resources?*

The research methodology utilised the Praxis Cycle, developed by Cochrane, De Gruchy and Peterson (1990) and modified by J.N.J. Kritzinger (2008:771), to assess the spirituality of BAM and its contribution to Christian mission. The seven-point Praxis Cycle covers practical projects, theological reflection, contextual analysis, ecclesial analysis and reflexivity, spirituality and agency. Reflexivity was featured throughout this research with the effort to constructively integrate our findings with the questions in a life of faith and action. Central to this research was the Spirituality of BAM as a strategy for Anglican dioceses seeking financially sustainable Christian mission.

Chapter two documented case studies of financially sustainable Anglican dioceses and selected Western-founded churches in East Africa. Factors that impact on the development of BAM as a financially sustainable vehicle (agency) for missions were compared. This research concluded that teaching on stewardship is a key determinant in the financial sustainability of Anglican dioceses.

External factors (the global context) were discussed in chapter three, under the title 'Business as Business: Profit Maximization'. Current global economic models were observed as ineffective and discredited as means towards equitable wealth creation. 'Beyond liberation to reconstruction' was discussed in our fourth chapter as our theological reflection. The 'righteous rich' was presented as a motif for those whom liberation theology has empowered. Internal factors were discussed in chapter five under 'Mission as Business: Profit from Philanthropy'. Here, the implications of dependency on donor income were addressed. The case for generosity as a Christian value was debated under 'Mission as Mission'. In this last chapter, BAM is discussed as an opportunity for the Church to participate in modelling a new economy, based on the

Kingdom values of righteousness and justice. Throughout, the argument is that BAM can be a significant part of God's mission agenda of blessing the nations.

Employing a people-centred approach, this research sees the ethical business person as instrumental in advancing God's mission through one's business. The models proposed are grassroots-based family models, rather than government-supported macro institutions. It is shown that BAM businesses must be real businesses that make more than just financial profit; they also need to bring financial, spiritual and environmental benefits to all stakeholders, rather than simply adding value to shareholders.

In the study, it was discussed that since the BAM forum in Pattaya, Thailand, in 2004, BAM has elicited much attention among Western mission agencies, for instance YWAM and CMS. In Africa, BAM is yet to be fully embraced. The assumption is that both those who seek to come to Africa as business people and those in Africa are relating at par, in a perfect free-market economy. The reality, however, is that the global economy is still unjust in its relationship to Africa and her resources. The free-market economy has not failed but has lost its ethical values. In this regard, this research reveals that Western writers have viewed BAM primarily as a vehicle for access. For Africans the greater need is to see BAM as means of reconstruction, which seeks to transform the unjust global economic structures so that African business people can have a chance to compete both in the local and global markets. This provides an opportunity for BAM to be a forum where advocacy is pursued.

As African economies grow, Christians have an opportunity to shape the values of an African-driven economic model. The goal is to develop a model that eschews corruption and adopts human-centred technologies (Schumacher, 1973) with a focus on small- and medium-sized family-run businesses that seek to maximise job creation and environmental sustainability rather than faceless mega-corporations run in detached boardrooms.

The practice of BAM should result in the advancement of Christian mission described in this research as *"God's agenda to glorify His name, bless the nations and advance His Kingdom through the redemption and judgment of all creation by orchestrating supernatural, natural, human and non-human means"*. BAM thus needs to be business

for the common good, one that strengthens the family, the Church and the government through payment of taxes. BAM is ultimately a spiritual battle engaging with global systemic corruption. Where success is pursued, this is the greatest challenge for BAM. The success of BAM may not be in the financial returns generated, but in modelling an alternative value system and seeking to overcome the tyranny of an unjust global economy.

Christian business people in East Africa and Africa at large have the opportunity to unite around the vision 'BAM: profit for the common good', much like William Wilberforce and the Clapham sect did against slavery.

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APPENDICES

Appendix A: Passages on wealth and poverty (Tongoi 2001)

What leads to prosperity? (All quotations from the NIV unless stated)

Keeping God's commandments

1. My son, do not forget my teaching, but keep my commands in your heart, for they will prolong your life many years and bring you prosperity. (Proverbs 3:1-2)

Giving to God first

2. Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (Proverbs 3:9-10)

Wisdom

3. Blessed is the man who finds wisdom, the man who gains understanding, for she is more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her. Long life is in her right hand; in her left hand are riches and honor. (Proverbs 3:13-16)

4. Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her. "I, wisdom, dwell together with prudence; I possess knowledge and discretion. To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech. Counsel and sound judgment are mine; I have understanding and power. By me kings reign and rulers make laws that are just; by me princes govern, and all nobles who rule on earth. I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. My fruit is better than fine gold; what I yield surpasses choice silver. I walk in the way of righteousness, along the paths of justice, bestowing wealth on those who love me and making their treasuries full. (Proverbs 8:10-21)

5. Wisdom has built her house; she has hewn out its seven pillars. (Proverbs 9:1)

6. He who gets wisdom loves his own soul; he who cherishes understanding prospers. (Proverbs 19:8)

God's blessing

7. The blessing of the LORD brings wealth, and he adds no trouble to it. (Proverbs 10:22).

8. When the righteous prosper, the city rejoices; when the wicked perish, there are shouts of joy. (Proverbs 11:10)

9. Whoever says to the guilty, "You are innocent"—peoples will curse him and nations denounce him. But it will go well with those who convict the guilty, and rich blessing will come upon them. (Proverbs 24:24-25)

10. A faithful man will be richly blessed, but one eager to get rich will not go unpunished. (Proverbs 28:20)

Ruthlessness

11. A kindhearted woman gains respect, but ruthless men gain only wealth. (Proverbs 11:16)

Generosity

12. One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. (Proverbs 11:24)

13. A generous man will prosper; he who refreshes others will himself be refreshed. People curse the man who hoards grain, but blessing crowns him who is willing to sell. (Proverbs 11:25-26)

Hard work

14. He who works his land will have abundant food, but he who chases fantasies lacks judgment. (Proverbs 12:11)

15. From the fruit of his lips a man is filled with good things as surely as the work of his hands reward him. (Proverbs 12:14)

16. The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied. (Proverbs 13:4)

17. All hard work brings a profit, but mere talk leads only to poverty. (Proverbs 14:23)

18. Do not love sleep or you will grow poor; stay awake and you will have food to spare. (Proverbs 20:13)

19. He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. (Proverbs 28:19)

Gathering little by little

20. Dishonest money dwindles away, but he who gathers money little by little makes it grow. (Proverbs 13:11)

Righteousness

21. Misfortune pursues the sinner, but prosperity is the reward of the righteous. A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous. (Proverbs 13:21-22)

22. He who pursues righteousness and love finds life, prosperity and honor

23. Humility and the fear of the LORD bring wealth and honor and life. (Proverbs 22:4)

Giving to the poor

24. He who despises his neighbour sins, but blessed is he who is kind to the needy. (Proverbs 14:21)

25. Whoever gives heed to instruction prospers, and blessed is he who trusts in the LORD. (Proverbs 16:20)

26. A gift opens the way for the giver and ushers him into the presence of the great.

(Proverbs 18:16)

27. A generous man will himself be blessed, for he shares his food with the poor.

(Proverbs 22:9)

28. He who gives to the poor will lack nothing, but he who closes his eyes to them receives

Inheritance

29. Houses and wealth are inherited from parents, but a prudent wife is from the Lord.

(Proverbs 19:14)

Conscientiousness

30. Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations. When the hay is removed and new growth appears and the grass from the hills is gathered in, the lambs will provide you with clothing, and the goats with the price of a field. You will have plenty of goats' milk to feed you and your family and to nourish your servant girls.

(Proverbs 27:23-27)

Counsel

31. The way of a fool seems right to him, but a wise man listens to advice. (Proverbs 12:15)

32. Make plans by seeking advice; if you wage war, obtain guidance. (Proverbs 20:18)

33. Plans fail for lack of counsel, but with many advisers, they succeed.

Appendix B: Jobs mentioned in the Bible

(<http://www.sundayschoolresources.com/jobsinthebible.htm> (Viewed 15th May 2012))

JOB	REFERENCE
Ambassador	2 Corinthians. 5:20
Archer	Genesis 21:20
Armor-bearer	Judges 9:54
Astrologer	Isaiah 47:13
Athlete	2 Timothy 2:5
Baker	Genesis 40:1
Bandit	Hosea 7:1
Banker	Matthew 25:27
Blacksmith	1 Samuel 13:19
Bodyguard	1 Samuel 28:2
Bowmen	Isaiah 21:17
Brick maker	Genesis 11:3
Builder	2 Kings 12:11
Butcher	Matthew 22:4
Carpenter	Mark 6:3
Chariot driver	1 Kings 22:34
Charioteer	1 Chronicles 19:18
Cook	1 Samuel 8:13
Counselor	2 Samuel 15:12
Courier	2 Chronicles 30:6
Creditor	Deuteronomy 15:2

JOB	REFERENCE
Cupbearer	Genesis 40:1
Designer	Exodus 35:35
Diviner	1 Samuel 6:2
Doorkeeper	2 Kings 22:4
Embroiderer	Exodus 35:35
Emperor	Acts 25:25
Engraver	Exodus 28:11
Executioner	Mark 6:27
Farmer	2 Timothy 2:6
Fisherman	Isaiah 19:8
Fortune-teller	Acts 16:16
Gardener	John 20:15
Gatekeeper	2 Samuel 18:26
Gem cutter	Exodus 28:11
Goldsmith	Isaiah 40:19
Governor	2 Kings 23:8
Grape picker	Jeremiah 49:9
Grinder	Ecclesiastes 12:3
Guard	1 Samuel 22:17
Harpist	Revelation 14:2
Harvester	James 5:4

JOB	REFERENCE
Herdsmen	Genesis 13:7
Horseman	2 Kings 9:17
Hunter	Genesis 10:9
Idol maker	Isaiah 45:16
Innkeeper	Luke 10:35
Instructor	(Proverbs 5:13
Interpreter	Genesis 42:23
Jailer	Acts 16:23
Judge	Exodus 2:14
Keeper of flocks	Genesis 4:2
King	Genesis 14:1
Landowner	Matthew 20:1
Lawyer	Acts 24:1
Magician	Daniel 2:10
Magistrate	Luke 12:58
Maidservant	Deuteronomy 15:17
Manservant	Exodus 20:10
Mason	2 Kings 12:12
Merchant	Matthew 13:45
Messenger	1 Samuel 23:27
Metal forger	Genesis 4:22
Midwife	Genesis 35:17
Minister	Isaiah 61:6
Moneylender	Exodus 22:25

JOB	REFERENCE
Musician	Psalms 68:25
Oarsmen	Ezekiel 27:8
Officer	1 Chronicles 26:24
Overseer	Acts 20:28
Perfumer	1 Samuel 8:13
Pharaoh	Genesis 12:15
Philosopher	Acts 17:18
Physician	Jeremiah 8:22
Planter	Amos 9:13
Plowman	Amos 9:13
Poet	Acts 17:28
Potter	Isaiah 29:16
Preacher	2 Peter 2:5
Priest	Genesis 14:18
Proconsul	Acts 13:7
Prophet	Genesis 20:7
Prostitute	Luke 15:30
Queen	1 Kings 10:1
Rabbi	Matthew 23:7
Reaper	2 Kings 4:18
Refiner	Malachi 3:3
Robber	John 10:1
Satrap	Ezra 8:36
Scribe	1 Chronicles 24:6

JOB	REFERENCE
Seer	1 Samuel 9:9
Servant	Genesis 15:3
Sheepshearer	2 Samuel 13:23
Shepherd	1 Samuel 21:7
Silversmith	Judges 17:4
Slave	Genesis 44:10
Soldier	John 19:23
Spy	Numbers 21:32
Steward	Genesis 43:16
Stonecutter	2 Kings 12:12
Stonemason	2 Samuel 5:11
Swordsman	2 Kings 3:26
Tax collector	Matthew 10:3
Teacher	1 Chronicles 25:8
Tentmaker	Acts 18:3
Treasurer	Ezra 1:8
Trumpeter	2 Kings 11:14
Vine grower	Joel 1:11
Warrior	Judges 11:1
Watchman	2 Samuel 13:34
Water carrier	Joshua 9:21
Weaver	Exodus 35:35
Woodcutter	Joshua 9:21
Woodsman	2 Chronicles 2:10

JOB	REFERENCE
Writer	Psalms 45:1

Appendix C: The natural resources charter

<http://naturalresourcecharter.org/content/about/people> (Viewed 14th July 2012)

The Twelve Precepts

Precept 1

The development of a country's natural resources should be designed to secure the *greatest social and economic benefit* for its people. This requires a *comprehensive approach* in which every stage of the decision chain is understood and addressed.

Precept 2

Successful natural resource management requires *government accountability* to an *informed public*.

Precept 3

Fiscal policies and contractual terms should ensure that the country gets *full benefit* from the resource, subject to attracting the investment necessary to realize that benefit. The long-term nature of resource extraction requires policies and contracts that are *robust to changing and uncertain circumstances*.

Precept 4

Competition in the award of contracts and development rights can be an effective mechanism to secure value and integrity.

Precept 5

Resource projects can have significant positive or negative local *economic, environmental and social effects* which should be identified, explored, accounted for, mitigated or compensated for at all stages of the project cycle. The decision to extract should be considered carefully.

Precept 6

Nationally owned resource companies should operate transparently with the objective of being commercially viable in a competitive environment.

Precept 7

Resource revenues should be used primarily to promote *sustained, inclusive economic development* through enabling and maintaining *high levels of investment* in the country.

Precept 8

Effective utilization of resource revenues requires that *domestic expenditure and investment be built up gradually* and be *smoothed* to take account of revenue volatility.

Precept 9

Government should use resource wealth as an opportunity to increase *the efficiency and equity of public spending* and enable the private sector to respond to structural changes in the economy.

Precept 10

Government should *facilitate private sector investments* at the national and local level for the purposes of diversification, as well as for exploiting the opportunities for domestic value added.

Precept 11

The *home governments* of extractive companies and *international capital centers* should require and enforce best practice.

Precept 12

All extraction companies should follow *best practice* in contracting, operations and payments.

Appendix D: Wall Street capitalism versus the Main Street markets

(Korten DC 2009:33)

	WALL STREET CAPITALISM	MAIN STREET MARKETS
DOMINANT DRIVER	Making money	Creating livelihoods
DEFINING ACTIVITY	Using money to make money for those who have money	Employing available resources to meet the needs of the community
FIRM SIZE	Very large	Small and medium
COSTS	Externalized to the public	Internalized by the user
OWNERSHIP	Impersonal and absentee	Personal and rooted
FINANCIAL CAPITAL	Global with no borders	Local/national with clear borders
PURPOSE OF INVESTMENT	Maximize private profit	Increase beneficial output
THE ROLE OF PROFIT	An end to be maximized	A means to sustain viability
EFFICIENCY MEASURE	Returns to financial capital	Returns to living capital
COORDINATING MECHANISM	Central planning by mega-corporations	Self-organising markets and networks
COOPERATION	Can occur among competitors to escape the discipline of competition	Occurs among people and communities to advance the common good
PURPOSE OF COMPETITION	Eliminates the unfit	Stimulates efficiency and innovation
GOVERNMENT ROLE	Protects the interests of property	Advances human interest
TRADE	Free and unregulated	Fair and balanced
POLITICAL ORIENTATION	A democracy of dollars	A democracy of persons

Appendix E: Summary of comparisons between various Economic models – DT

ECONOMIC INDEX	FOCUS	REFERENCE
Ecological Economics	Ecological Economics that emphasizes the economy as a subsystem of the ecosystem with its focus upon preserving natural capital	International Society of ecological Economics. http://www.isecoeco.org/
Environmental Economics	[..] Environmental Economics [..] undertakes theoretical or empirical studies of the economic effects of national or local environmental policies around the world [..]. Particular issues include the costs and benefits of alternative environmental policies to deal with air pollution, water quality, toxic substances, solid waste, and global warming.	http://www.journals.elsevier.com/journal-of-environmental-economics-and-management/
Biophysical Economics	Biophysical economics begins with a conceptual model that sees the economy connected to, and sustained by, a flow of energy raw materials, and ecosystem services	http://www.eoearth.org/article/Biophysical_economics
Human Scale Development	Manfred Max-Neef and his colleagues developed a taxonomy of human needs and a process by which communities can identify their "wealths" and "poverties" according to how their fundamental human needs are satisfied.	http://130.233.249.11/courses/sub12/wp-content/uploads/2012/10/Max-neef_Human_Scale_development.pdf
Asset Based Development	Building on the skills of local residents, the power of local associations, and the supportive functions of local institutions, asset-based community development draws upon existing community strengths to build stronger, more sustainable communities for the future.	http://.abcdinstitute.org/
Rights Based Development	Seeks transformation through engaging two parties the rights holders (who do not experience full rights) and the duty bearers (the institutions obligated to fulfil the holders' rights). Rights-based approaches aim at strengthening the capacity of duty bearers and empower the rights holders.	http://.unssc.org/home/learning-product/human-rights-based-development
Needs Based development	This is determining development priorities based on the needs of the community-can be top – down e.g. by a government /NGO agency survey or participatory. This is generally understood as a deficit model, which focuses on the community's needs, deficiencies and problems.	Example: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2047887

Appendix F: Transcripts of interviews

1. Transcript of Interview held with John Gatu at Kerarapon Road Ngong, Nairobi on 21 September 2010.

Tongoi: Please tell me your name and where you live.

Gatu: My name is John Gatu; I live in Karen area Nairobi on the slopes of Ngong' area.

Tongoi: What is your involvement in the church?

Gatu: I am the general secretary of Presbyterian Church from 1964-1979 and also obtained its inaugurator for six years and after six years I took a parish for five years in Nairobi and in 1960 I retired.

Tongoi: So you have retired now for over 30 years

Gatu: Yes, actually in 1990.

Tongoi: The question I will ask is what made you to reach out for churches?

Gatu: After being in the office of General Secretary, for about six years that is from 1964-1970 and I was carrying a very heavy load and I just wanted to start a church. For any activities, I had to go to parish church that is Church of Scotland .I had a fellow that all I must say to tell them they want to give even then finances were declining. They used to have a concept of their area Karen. The second thing I found was that the church had grown to a situation where they did not think the church was their role even though I belonged to Church of Scotland and I was just there to overlook. I later discovered that there was a lot of dependency mentality and as a result we could not do very much. I actually wanted to resign from my job. In the process I discovered this was a problem in Kenya or Africa for that matter, it was a problem also within other countries like South America. The Roman Catholic Church thought they would help the churches of America by training more priests for five years. Somebody did the evaluation and after the evaluation, he discovered that the approach was making the church even more dominant because they knew whatever they needed they must be provided for, it was not left that anyway and so they gave up the person that they must try and train people within the church so that they are able to own their church. Now it is in their process, when how they do it, when an aid is coming from the church. In the other case, the way things were going on from the community. Politics is such that running away not only in Kenya, so I said we must stop this so that the local church can be able to support themselves, and so first of all I decided we must have a moratorium. Now in this sense it appeared the truth we had not sent or received money or personnel from the mission and see what we can do with the little we have and what we can drop and probably with some no use then more so that's how I decided. Then later on they thought it wasn't

very wrong, I discovered that, that was the will to do it. People were going for five years then I said we will wait a little bit to do all things all together and get out the best in Africa. A part from commercial interpretation, there is another one which means 'Moketaya' to die, so we must have a time when all the [latesses] will die so that the new [latesses] can go. That's why I was saying, I am requested both of my own people from Africa in my own church that am stopping them from coming. But I act on ideas that you know, if the church now from PCA is dividing, one reason which will be dividing the blacks is the Kenyans themselves. Church of Scotland is having problems and concerns they can no longer talk about area of being employed so this is where I started. And now I said we must try to teach Africa the area that talks about stewardship. Remember the story of somebody entrusted to see the process of his property on which they were account. Therefore the church belongs to Jesus Christ and we shall be given account.

Tongoi: You mentioned politics it was coming serious in Africa

Gatu: Yes, and say in many cases my own money that were given to churches were given while I mention it. So they did not come with only the money and so we said we must try and see whether we can do it or not. So when we started the stewardship that was the whole concern. This brings as to the question of the gifts, sometimes we don't understand how gifted we are even within our own congregations. Apart of the problems is that we expect people to do what they are not used to and they only know what is it they want them to do and therefore as we talked about stewardship and living of it and that the Lord has followers of trustees and we require shall require to account for it. The issue that came you know as you put it here, how do you get these things to our congregations? For example the congregation of St. Andrews , within the congregation there is four talented, a lawyer is there, a doctor is there, name it. So we said we organized groups in terms of professions. Let the lawyers meet from time to time and look at the churches and see what is it we can do as a lawyer or for example, to the members of the congregation when they have a legal program for a divine only they should go to a lawyer or award. We had a group of doctors and they decided to be producing some kind of new letter to be read in the congregation every two weeks about certain eager nesses as well as what happened ahead from families from time to time. And these men are now engaging in the lives of the congregation. They have written their talents and they are getting use of their talents so if you have these people to go and preach they will run away that they are not talented that way. Give them something that they are talented, if you want books to be kept, money and so on and so on. Get one of these men or women to do them for freely, in fact for many it's an honour to them and they will start to do that. So we will organize those kinds of groups and we will have problems of stereo gnosis and we now have a hard time to

train them. Now we may want to give lectures or seminars to our congregations, how do we do it? The priests or the servants are doing what they are able to do and they are very happy to do it. If they have to do it they will do. Let me give you an example, when I went to Scotland in 1955 I had to start that program to lend me some money so that I could come and start adventures things for my ministry. The only thing they had when they retired was a prominent fund. So they do not survive for very long many would go and spend it for four months, first of all probably he is not living at home, I mean to put up a house that money is not enough. So they initiate the money they count back to me for a job. Now if he was retiring because of old age he did not even know that and he will be left or let's say go. Those are some of the things he used to do. And yet he cannot go the shop to the next door reviewing the amount of sugar because he doesn't have the money. So I wanted Church of Scotland to lend me a 1000\$ to start a revolving funds. That is to say we will never set a fund within a church to which parishes will contribute and will be paying a salary from there and it teaches parish well being affair how much should be paying every month. But we can have of course some months that they are not able to do it very much so that they can get the money from the funds to pay.

So when I asked the Church of Scotland to give me the money they said no it cannot be done. So he tried it on Malawi, Nigeria, Netherlands, and Sudan and probably it cannot be done. So I got financial experts log of people because while I was in London I spoke to some students (Kenyan students), I told them about my job I said, and do you have a problem with funds? You can do with that little you have. Why don't you turn that into an initialized fund? How do you do that? They gave me around two things and so on and so on. But then I came home and collected a number of people who were experts in finances, and said here we are I have a problem I want your help. So we organized the committee and in trying to sort for people to start, there was a man I knew from his very age when he was married, all the way to high school all the way to Makerere then back home. He is now married with two children and he occupies a high position in government and even terms of even accounting. So I wanted to get involved in the business I had to speak to him that I had a problem in what I was trying to do I mean he can have what he want for himself. He said I will see what I can do. Now that man came to church every time in the morning that he will come with one of his friends from St. Andrews. For six months we were meeting twice every month. For nine months later I went to visit them in their house and his wife looks so happy I don't know why, she whispered, 'I and my husband will come to your church'. I never spoke to that man about his membership; I only brought him to pray that I could see that he is making a contribution. He started coming and the church became his church and that group made a lot of difference with us. And part of that were able to sound to what we now

call a Presbyterian foundation which is able to borrow the money and come for the guaranteed and is able to borrow more money and take mortgages and so on and so on. We had another company called PCA regency trustees and that was only to hold property it could not mortgage anything and so on and so on. And so we worked together with that group and we got this thing accomplished. And as a result of doing that we were now able to mortgage property for example in 1976 one of the members saw property being advertised for sale in the Newspapers and he said why don't you try and buy this property. I said there was no money but one of the members in that committee was a banker. So we got the money from the bank and bought the property that was being rented by people. So we agreed they will pay their rent to the bank until they finish the loan, and that's how we acquired that kind of property. That is literally people with training within recognition and there are many people who are dropping to utilize and they are now doing that the church is there that is my own problem. It is now in 1973 we started this idea that the church not depending on other people. We wanted to move from St. Andrews that's where we had our office. The church had grown very big. We did not put up the buildings that were there now. So when I asked, what is wrong with me? I am a foreigner and given land in my own country. Immediately I got land, we said we should go to our congregations and tell them we are moving from St. Andrews we are not asking money for Scotland would you mind. That's how we are able to raise money for the past and after they had done that they discovered they had capacity to do it.

Tongoi: Because it makes sense.

Gatu: Yes, and help them to see the church there not somewhere else. Right from then I didn't get the type of people who came to me when I went to Scotland. If I wanted to put up a church in that compound they know where to get the money from and they do that.

Tongoi: you have talked of 'kujitegemea' how was that? Just tell me in a few words.

Gatu: That is the one to sustain to be able to hold together. And we said we must not depend on our churches, we must stand on our own. There were a lot of Harambes taking place around the country and colleges so we said we will do that. And we said that was going to last not just for a fund rising. That's why we said 'kujitegemea' not 'Jitegemea' 'is a movement and that's how it is all about. It spread out in the church like world fire and everybody was talking about I composed a song and so on and so on. So one of the ways is to give those kinds of goods organized and let them do what they are able to do. They should not be told do this but they should be able to find out their way if given time and concern.

Tongoi: The positive thing for you is to create an idea on how to win the hearts. How do you do that?

Gatu: Yes, Even in Presbyterian Church we had to win the hearts of our people and they said, what is this that we are doing? Is not just commanding them to do but to tell them why is it that the church should stand on itself without being held to depend on who it is. Even for the Anglican American Bishops passes on to his clergy passes on to others just clarity of what we want. It is impossible for people to ask or perhaps being able to command, we want to train them so that we can move together.

Tongoi: I have a small story which I would like you to reflect on; I observed that the Presbyterian Church could only pick Kikuyu who are very financially together more than the others. Could that be causing kikuyu factor of making it easier to think about a church which may be has a small group affair because kikuyu's are very financially aware of the government tax.

Gatu: Maybe that can be a factor but that does not mean other churches cannot take the concept also. People need to be trained and understand that, what is it that we are talking about? The Church of Scotland said they are not going to give us the money and at that time we had had started relationships with other churches in America and they were very generous. So we got another source of money but as we moved even those ones in America, For example when we were putting up the offices we didn't have even America to give us the money but one of them came and the house help came here to find what we were doing he went to America and sent to us \$ 1000. Out of 1000 he gave us on his own will we didn't ask for it. I think this is the question of claiming and giving out to and say this church belongs to you. Of course that church is very fortunate that they mentioned it for the first goals of property they built and put up church houses. Even then when they see other people doing what they are doing they begin to challenge us, why can't we do the same?

Tongoi: there is two things we have learned one is that, this year we have a lot of things you have done, second is that you have spotlight academics, preparing clergies

Gatu: We would like to own our own homes with our own properties and so on and so on. The same time we made it possible for ministers to borrow money from banks and the foundation was very insurable and we went on paying them. Many of the people liked to do that. Otherwise every parish has an African clergy and they are paying and raising money for themselves. The idea will depend on expecting money to come overseas, although lately when we started our partnership relationship with America, we said we will be partnering with Colombia. So our people went there with the idea of asking for money. What you want to do is to go and preach to them and tell them how you managed that your elders are able to conduct services, for example, they know the Lord and to lead a service on Sunday is not a burden. In Scotland when I ministered to Curtis old on Sunday morning, there

was a big problem we were going to look for a minister somewhere. Each one of us is a missionary; we don't categorize people that way.

Tongoi: Do you go on record?

Gatu: Right now I don't know whether we should go on record, we had a serious case with one minister says their symbols and we can say no and even I am going to do it and they do it. We stop them from doing it, because they own their church just because he is a minister he can order everybody to go his own way and we can say no you cannot do that this is our building. Again in our fellowship remember we talk about stewardship and that is why we spend our time on people giving out of their profession. People needs to be educated to start realizing that the church needs money and they cannot operate without money and members of the congregation had to accept the fact that there was no money. Looking at the congregation they were able to help them in raising of funds they should go and help them to do this. So they agreed that we should be giving so much money every month, and then for example the congregation were just about finishing a big building over 40 million they had used and had not taken any loan from the bank and that's how they built the hole there. So we used to have a place to stay every male member, but that was another command. They had to decide on what to do for themselves. Provided of course at the beginning of the year a budget was to read to them and they will be asked, how do you need to be evaluated? The finance committee may give certain ideas on how to raise that money from the congregation, from individual members and so on and so on. But people had to be trained to give for the church and not expect money to come from their last tithe.

Tongoi: Now how do you train them?

Gatu: In 1970 we were celebrating our 17th anniversary, so we said we no longer depend on the Church of Scotland to come and preach to our neighbours we have to do it ourselves and we even compiled the little book called 'Go Yee' and out of that we now have the bottom called 'Nendeni'. You see so every present this is an area maybe around when they leave they decided they are going to start new work here and they do that. And so this is what is normally done. But we have not been able to sent people out as missionaries but we sent someone to Britain for a year and another one to America for a year and then we did not seem to continue very much.

Tongoi: And have you done something in your church?

Gatu: Yes, we did some work. We have done a lot of work in Tanzania it is now expanding quite a bit. We now encourage Tanzania's to come to theological college there and be on their own and so that is happening now.

Tongoi: how do you see these people and how are they involved in business.

Gatu: No we don't have something like that. There is reason why the context is of what we were discussing earlier the kind of books you know a group of business people and they may be put up a project. Yes they could easily do that for example, some business concerns that they wanted to send someone to Turkana and accept that they will be paying him every month.

Tongoi: Thank you very much you have been very helpful and just do add on this page there is a document asking your name and when you were born, so I just want to ask you when you were born.

Gatu: I was born some 85 years ago so I have now gone to my 86.

Tongoi: do you have any challenge in this work?

Gatu: I have a problem with my knees so it makes it impossible for me to travel as much as I used to do and I am also retiring in house even this meeting of ours I have seen a consultant. Sometimes I feel it is being a burden.

2. Transcript of Interview with Kodjo Ankrah on The 3rd Of October 2010 in Mukono Uganda.

Tongoi: Please tell me your name.

Ankrah: My name is Kodjo Ishmael Ankrah, and Kodjo means I was born on Monday; Ishmael means I was named after my grandmother and Ankrah is a family name. I come from Rwandese area and I went to Methodist school and I graduated, then I had gone to a catholic school because my mother was a catholic then later I went to Martins school, before I came to martins school to finish because my father was a Methodist . Now that has helped me to have good view of a legend of Christian area because my mum had so many catechists. I studied in America for my Bachelors and Masters Degree and went to African Heritage School of social work and seminary foundation where I met my wife and we were doing social work. After 8years in the States I came back to Ghana to work for the government of Ghana for about four months, and then I was asked to go and work for the Christian council of Ghana. Then later I was asked to come and look for Refugees in our own Africa Convention, then I stayed in Kenya for about four years then I was asked to go to Geneva Africa secretary. Then from there I came here as the Arch-Bishop and sat as meeting and I was asked who will take over and I was told to become advisor for church development for very many years.

Then later the horse marathon was overthrown to do it what we call (PDR) planning development re-application. I was there for 18years at the same teaching, that one I stopped in 2003. I retired in 1992 then 1993 I started graduate year, idea was to raise some income to do some activities.

Tongoi: I have two questions to ask, why did you choose to settle in Uganda than living in Ghana?

Ankrah: After travelling all over the country I felt I can settle anywhere in Africa especially Congo DRC but I don't speak French and I don't think I will ever learn to

speaking it then the second choice is Uganda and third one is to go home. Looking at it earlier what I did in Africa so long as in Southern not in the North.

Tongoi: Did your family come with you?

Ankrah: Yes my wife came with me with three children and when she came people were running away from this country then we stayed here with children things became so bad and children came back to Kenya for school after high school from there they went to study, the man did not come back in Congo so he graduated with a degree, he knows how to plan himself like me. So we had no relatives here and wherever I go and there are Christians I am okay.

Tongoi: Ok let me ask you, why did you build a foundation and not a business?

Ankrah: Is limited business.

Tongoi: Please just tell me what was the reason behind this.

Ankrah: The idea as I said is you need the money to run it and that is one of the biggest problems in Africa. We don't have income coming in to support anything we have, we don't expect a situation to finance to help ourselves and so this was set up in order to bring in some money so that I don't have to go and bribe money from anybody this is self sufficient. It is not we don't want even the bank to borrow money this is necessary we will go back to borrow money because of being limited so that we can see any crisis that affect the business alone the meaning of limited. So the money comes in we pay the taxes, we can make our contributions to the church, through tithe and a message.

Tongoi: How do you balance the Canaan and in records?

Ankrah: You see the Canaan in Anglican Church is just an advisor to the Bishop. Even I used to attempt half of the Bishops that are before I retired I was given an honour to be a Canaan and that was as recognition. I have advocated that the church should be independent; it is church program in the Anglican Church in Uganda. One of the themes is that somehow tradition any missionaries did not believe that people make contributions not that what we call levy in catholic today. Whenever they have collected the money they pay certain amount to the church. Church of Uganda you

can't plan long-term because there is no money and when you don't know where the money will come from, so what happens is that every Pastor is on the thought, how does he take care of his children? In the past there was free primary education, but now even secondary schools they have to pay, but where does the money come from? So they have done to all kind of things they compete indirectly in business and they don't accept it. Secondly they mishap themselves I understand. So when they come into the service the Bishop must make sure he does something otherwise there is no pension even for him. I make the process for the pension scheme he does not want because the money to be put in is the ones from outside and is not possible. Now that is why I have given you something about church commissioners, if you read, church of England has state commissioners when I started with lots of money they take care of all the pastors, they take care of the person handling everything that here we don't have. We say in their country state commissioners must happen to ask why because we have settlers here to establish for them not for Kenyans. But the one who (I have forgotten his name) who was handling this for them for the very business on net activity line, so the church promised that in Kenya that they will build houses and businesses for them but in Uganda we don't know because we don't have European settlers here because we are not church of England members so we don't have it and when we establish it there is no capital in it. So I have travelled the continent, the Anglican Church is always begging money from outside except Nigeria because they have oil and all kind of these. So has big business to finance them but in Uganda church of England established bookshop for the education of the poor. But why did they establish the bookshop? They know that in business life there is nothing that church of Uganda has as business. Even the church itself for 40years they have not been able to build it, the Catholic Church established the bank and they are building 18 storage structure which will give them money. I built it because I know that I am tired of going begging for money. So this is my own and run it systematically, is a business when I retire and I stop I don't know what is going to happen, it will continue whether am here or not its business.

Tongoi: Now because it's a foundation and undergone through foundation, is that the same as Ankrah foundation.

Ankrah: no once you put limited on it it's something congregate, Ankrah foundation limited.

Tongoi: ok its Ankrah foundation limited, thank you very much. Ok help me, so you pay taxes

Ankrah: yes, we pay taxes.

Tongoi: and your accountability in the management.

Ankrah: Ankrah foundation limited so we pay tax just like any business.

Tongoi: ok

Ankrah: So the governments, the Catholic Church, so we made contributions to different churches, and have them do their work, Ankrah Foundation is a limited Company.

Tongoi: ok that's good to hear, because on my business level, is it job impacting?

Ankrah: Yes,we have about 30 contributions.

Tongoi: 30 employees

Ankrah: yes and we pay taxes

Tongoi: ok, I was talking to your church today and they told me they are very busy

Ankrah: Very busy! You see the church wants it free when they come here they say it is expensive, but how are we going to change the staff so that we can get reasonable stay? We don't want to provide shabby business. So we have to charge reasonable while the church refused to come, church of Uganda see that it is easy to come here. They go somewhere I don't know why because the reasons why you want to make them church reduce for them and go somewhere. But when they want money they appeal to me, am I going to take it from the sky?

Tongoi: is there anything wrong in doing such business?

Ankrah: You see, there is nothing wrong in doing such business. CMS has endowment; the people in Europe collect money have endowment. Church of

England has such commissioners without money, what is wrong in Africans is starting a business and let a layman run it. We don't see any Bishop running the business but in Catholic run on it. Not everybody will go but layman businessman contributes substantially to the Church. But I still believe that Anglican issued 400 of them and I wrote that in the public memo. After a long resolution, what practical activities are we going to do? Some people said I came here to help church of Uganda development my idea was not to make money but to help the villagers walk away from their poverty. Church commissioners were here because no one is trying to capitalize it there is no money for the job he has to do.

Tongoi: How do you mobilize people in the field?

Ankrah: Our diocese here can call business people to set up a committee to see what kind of business they can prove the church has any share. And the church has a share in that business so long as the business is clean with integrity so the church will have a share and that is not business and bribery. Sometimes laymen get into business and they are forced because nobody is looking at them doing business. Business is nothing you can make money until we have to give. The men anise they have what we call (MEDA) mennonite Economic Development Association. (MEDA) help its members to make money and help the poor, and I was very happy to see the Methodist church in Kenya has established insurance company, I was too pleased. We wrote in the paper a follow up of the insurance Company and it is very good. I was in the church of America but none suffered loss one of them in the middle church said, raise up your hands, how many of you has cars? How many have insurance with their cars? Everybody. How many of you have insurance which is less than 100 dollars? How many of you received papers which is almost 110? Suppose we all put up that money together and set up our own insurance company. We see how much we will help one another. This is what I call Christian fellowship, in Africa church leaders don't help us in fellowship, and we go fellowship only for prayer. We don't do that we go for prayer, prayer, prayer, am not against prayer, the spirit lives in the body.

Tongoi: For you to fellowship in koimonia about Christian sharing, you will be asked what are you doing and how are you doing.

Ankrah: Paul was asking people to make contributions towards the same. In case in Africa we just receive and it has become a disease so everybody must give to us and I have said even here when I get some money I will give some to the church. But you find when they get the money they go somewhere, am not crying, but that shows you the mentality.

Tongoi: do you think that when churches with biggest people need to educate people on tithe

Ankrah: You see in the scriptures everybody has a different talent, from a teacher, from administrator have a talent of making money. But if he is making money and there is no guidance you can use very little money as you want. I have seen the church in Africa has a problem and that problem is mentality we cannot continue to beg our convent are begging but our convent is changing and why should we do leadership and challenging our government. What can the churches do as a community? We go to catholic bookshops and we all run, we go to catholic hotels just one month, we go to catholic hospitals just one month.

Tongoi: when people learned skills here, what changes have they brought?

Ankrah: The immediate change is that established churches are facing a problem. The local indigenous Pentecostal churches are getting money from their members and they run it on entrepreneur basis. The church members give them and they urge them that they give because they are taught, our people are not taught. They take things for granted you find baptism at the age of six, eight years confirmed is finished. There are different fellowship am talking about, prayer fellowship, but the rest we go church on Sunday am. There is no really teaching and after a meanwhile we made a program for teaching, one prominent Bishop is not necessary to preach. Preaching is not teaching, Bishops are supposed to be teachers in the Orthodox Church the Bishop makes sure that he teaches himself. But even some teaching is every week a different teacher is more consistency. Many of the churches of Uganda

people are criticizing them because I know what is happening not because I hate it and I love it and I think they can Change.

Tongoi: and when was that

Ankrah: 1982

Tongoi: Ok, praise the lord

Ankrah: The theme is not about how long you have lived but what are you contributing, and my prayer and hope is change, no, you are talking about change in the teaching is necessary. We can believe that once you have been baptized and confirmed you are now a full Christian. The changes in the societies become so great we have people that are facing problems like not before. Ten years ago, fifteen years ago you will see in the papers people asking for sex now they acquire in publishing the paper and sending the paper people asking I want somebody to marry, I want to get from fellowship, and I want relationships only not for marriage. And then we see one day Sunday morning preaching finished. I have the best Methodist biography. Am not an Anglican am a Methodist, when I was growing up and even after I have finished my seminary and came to Ghana we had classes not only coming to do something but what we call sales we are free to use it. But you are free to know a few class people dealing and knowing where you pay your dues. The Anglican church of Uganda must change its attitude, we are not in England.

Tongoi: what is the link between the church in Uganda and the government buying the cars for the business, how do you deal with it yourself.

Ankrah: You can still get a car and do your business, personally I don't see anything wrong about it but it depends on individual Bishop whether you are bought or you are not bought. Politicians everywhere in the world do what is possible, what is wrong; giving your car is not enough who is going to insure it, who is going to fuel it and maintain it. It is the Christians who are going to do it. But if the Christians are going to buy the car you still have to moved and fuel it that is one chance the government has given you. I don't see anything wrong about it because you have seen a car you just surrender. The church is the consent of the nation moral so on and so on. So the church must always go at the state, the state is there and the

government is the arm of the state we are also within the states. Governments are human beings and am not afraid of governors. And they listen and then they know that you are connected if they know you are not a double dealer and what can a government do to you as a preacher dedicate sincere honest preacher, what can they do to you? They can't come and arrest you and if they arrest you the whole world will know.

Tongoi: How is the church related with whatever you were doing?

Ankrah: Before I was here, I came into the meeting in Lusaka the messiah spoke all along but they discovered very well but the Bishops and church leaders across the continent were scared because they were found when they were not ready. And have they been ready since? That is the question. And that time the bill was too high it was not ready but have they been ready since. If we have not been ready then we have not been serious.

Tongoi: Looking at the church, they choose in the in the 60's if you are ready. And if you are not ready then what will they do?

Ankrah: Gatu was facilitating and he made a first speech in the working and followed up in the states and the whole continent that the established church must be ready, because they were not ready then. But my question now is, are they ready now? If they are ready what specific action have you seen to be ready? Or they continue with the same, in Uganda they have not been changed, we haven't changed. The question will be this, who will be supporting the churches? The churches are being supported then locally that is the support enough are the pastors being paid well until when they get retire, who is supporting the pastors children, who is supporting Bishops children? Now Bishops when they retire they set laws. Why? Have you seen any Catholic Church bishop retire necessary in an NGO? No. they are taken care of.

Tongoi: I want to bring it clear to you that, that commissioner I know in Kenya passed it fairly well and gone, fairly aggressive, but that is one of the things that will help the church here, this is the way it should be at the church. No

Ankrah: They haven't set up anything that will attract any church; we were talking about church house open up for shares. The diocese collects the money and keeps it in their banks they also want something to be done. But also they open up for share, for church, for other businesses, houses and you cannot finish so many will not come to open it up and not to run by the church as an institution. Men and women within the church and Catholic Church just talk to the Pope.

Tongoi: what I am telling you the church is stuck in a tradition mode not a share mode and I think it is obligate. Some people will want to tithe but they will still need shares as a result of investment so you need to adjust it.

Ankrah: We still can share after you get your dividend you still pay your share because when you don't pay them the cuts you on immediately. But there should be mentality shift of our Bishops and our church leaders whether Anglicans and Presbyterians were Methodists also.

Tongoi: I have something which in cultivates me, what was that where the church is engaged to keep it at a function today so that one thing we do is have it vertically bring vision to the bishop.

Ankrah: Many people in the church don't know the meaning of the Christian faith, am a Christian. What difference does it instill you and another person. So the question for you not for you, for us Christians is, do we really understand the meaning of Christian faith? One of the problems we have encountered is the African towards everything overboard. He would like his own tradition relieved so he doesn't carry anything, everything is bad so everything he sees tradition is bad and so he sees this things on efficiency and that's why they move around.

Tongoi: one thing you to know is to mobilize people to buy shares, they need to change their mentality also they need to be.....,

Ankrah: the women of faith and fellowship.

Tongoi: and then one thing I need to know apart from you is, how is the church has brought change.

Ankrah: Moratoria were 1944 and that was, who was going to help us when we panic. Now after how many years, almost 30 years they are they ready? They are not ready, and when are they going to be ready? This is not a charity thing, if you are going to be a business man, be honest and a sincere person

3. Transcript of English translation of interview held with Erastus Kwaka 25th September, 2010 in Moshi Tanzania

Tongoi: Please tell me your full names and what work you were doing before you retired.

Erastus: My name is Erasto N . Kwaka. I used to be a teacher in 1957 and taught in middle schools. During colonial times under the governance of the British, schools were categorized as former schools which were equivalent to class one up to four then middle school which started from class five until eight. Classes went up to secondary school and I was a teacher of agriculture. I joined priesthood in 1958/1959 in my local locality. In normal circumstances, my diocese would not allow one to go and train as a priest/pastor and that was very hard for me because my Dad died when I was in class three. My family comprised of my mother, grandfather who was old, and my dads' siblings. My dad was the only male child in his family. It was expected as my responsibility to take care of my siblings, my grandfather my grandmother and this was equally hard on my mother but one cannot deny God's calling. One was given two years to make up one mind.

In 1960 when I was 13 years old I went through training and confirmation in my home parish although it is now divided into three and still big. I was transferred after 2 years and joined a different congregation. After a while I was appointed the chaplain of Maragwa teachers College and St. Angelas school for a short stint. Tanzania was at this time embracing the Ujamaa social system.

The Bishop at that time was Stefani Moshi who declined to be a priest and instead joined a political party. He stayed there for one year to train. This political college trained people in Political Science, Economics, administration issues and many others. The Bishop trained for one year and left in 1965. The college was a PHD one training and preparing leaders become Regional Commissioners. After one year I returned to Maramba as a chaplain, which at that time was a church college. After that in 1970 I traveled to USA where I studied and attained a degree of masters of Divinity, followed by masters of

Sacred Theology, then returned and worked with Bishop Stefani Moshi for 4 years, before he passed on. I was appointed a Bishop in 1977 and served until 2003 when I retired after serving for 26 years. During my retirement I expect to use my time in writing but since I have a passion for Agriculture I intend to acquire a shamba/garden at Faya. I write very little because I don't have much time since many times I am called upon to join my congregation, at the church and different seminars. I love preaching but at the same time I live in my shamba rearing cattle, goats, sheep and pigs.

Tongoi: I have observed that in many of your churches you have very many income generating projects. Please explain to me how this meeting on self reliance

contributed. Do you still depend on external resources?

Erastus:

John Gatu started the moratorium discussion in 1974 then went to Zambia. This was the time when many churches felt suppressed by the churches abroad and the colonialists and this issue was discussed at Lambi but it had started at Mangok in the PACP church in Tanzania which had attained independence in the 1960s thus many churches felt they had to be independent. In 1960s and 1964-1965, many churches in Tanzania had written articles on independence of churches. The debate went on until 1974 when questions of whether churches in Tanzania should go it alone although this did not mean refusing any aid from abroad. This is not the way to run a church. In those days there were good systems of running churches whereby lawyers were stationed up to the parish level as well as projects of gaining benefits for the churches. This was adopted in the diocese and in the church in general. Many discussions touched on the issue of how the church was going to be independent/stand on its own? Two things were very clear members of the church being the stakeholders were to be encouraged to give generously and two, the church to start income generating projects.

Tongoi: In your opinion, what are is the church doing to carry on these projects?

Kweka: May be I should talk about my own life and how I served in the past. The diocese organized the congregation to receive grants or aid from abroad but the church had shambas which grew coffee and cereals. I know for one to get good yields, one has to be interested in the work and employ good management skills as well. Income generating projects such as hotels, houses for rent were started in the 70s onwards. The objective was to have rental quarters for sleeping purposes, work areas and a headquarters further down and when put together the Umoja Hospital centre was founded with the hotel we were able to create room later on and eventually sleeping rooms and the conference centre. The money for running those projects was borrowed from our friends. In the 80s the objective for borrowing was the same that of getting benefits. Our church borrowed, maintained the offertory from Christians as well as aid from our friends. The money accrued was used for training accountants, secretaries and other people. The objective was to get people who were going to work in our parish and were well versed with accounts (money management). At the diocese, the hotel managed many things and its not the diocese of the north alone but the church in general. During that time training people in hotel management was only done in Kenya and getting a vacancy was a problem. At that time we were able to send only 3 students for training. Other students in the lower cadre were trained in the same college for the purpose of working in the diocese after completion of their training. Other churches such as Anglicans and Catholics trained as well. The college allowed the government and churches to hold meetings in its facility thus earning an additional income.

We encouraged small projects such as goat and cattle rearing and cultivation of vegetables in small shambas so as to sustain the workers.

Tongoi: Are these projects led by church workers or do you allow those with business skills

Kweka: It is not necessary to have church workers Our old constitution stipulated that the board members in charge of sales were to be comprised of laymen.

Tongoi: One question that is how do you help your people, I have noted that you have no problem with the government?

Kweka: In the 60s as I said earlier, the church insisted on the issues of law (Stewardship). This stand must have a theological outlook in order for the training in law to have a formidable foundation and be able to succeed. During that time the issue of 'Ujamaa' made this look like segregation between the church and the proposers of 'Ujamaa'. There was a big gap.

Tongoi: In your churches you business people with different gifts. Do you utilise these gifts or do you just receive their offerings. How are business people engaged with the church

Kweka: Businessmen were used in different committees for example in our bank which is one of the projects that we use to empower people not just to keep their money but a means of multiplying their money. In the ward committees you will find business people. The bookshop for example was begun long before independence. We also have a printing press. We have hotels and hostels where business people have been very helpful. Their role is different from the pastors whose role is to preach.

Tongoi: And how important are they in your church?

Kweka: They are very important especially at the parish level if they are used well they can be a blessing. If one teaches them and looks after them they will begin to understand things from Christs perspective. You will notice that those workers that are peaceful in church are people who are have some support at the family level.

Tongoi: What made you not begin your own projects as leaders?

Kweka: Like I mentioned earlier in the beginning we had to look for a theological foundation for self-reliance. From that perspective we were able to help those that had problems with the fact that churches can have income generating projects and be self sufficient. There was opposition people were saying that we are now involved with worldly things you should not be involved with the world.

I know that Catholics do not like spreading the word of God unless they have adequate money for use. It is possible that some of our friends embarrassed us after the missionaries left because they took over but squandered money instead of bringing about development. There are things even a poor person can use within his surroundings or environment to uplift his standards but because of lack of training this did not happen.

There are churches which were late in combining theology and self reliance system. A section of the members of the church thought that starting money generating projects will be leaning towards the world-secularly thus two schools of thought emerged special and secular. In my opinion, a Christian should not take that stand because God is involved with us for a whole year. That is my thinking but I see many churches making progress including Catholics who had left their mother churches in the past.

Tongoi: Do you have these teachings documented any where?

Kweka: It is true that in the sixties, there are Bishops who were teachers and some of the members who attended training in the college have written books and I might have some here.

In the sixties until seventy five there was a struggle of the issue of the church being self reliant.

[showing Tongoi some books]

This was written by a missionary who was different because he had training in law and realised that the church was going to accept him because of the knowledge he had.

Tongoi: Are these books still available and in use today?

Kweka: Those who have an interest in books like me can use them in any writing. There are others written by men of the church (Priests) although the exercise did not go very well because of lack of money.

Tongoi: There are books here that have similar blessings?

Kweka: These were also written by church pastors

Tongoi: This one looks like it was used by the whole Church

Kweka: Yes the whole church although others were not as widespread we had to look for funds for publishing.

Tongoi: I have looked for teachings elsewhere but you people have such valuable truths but they are hidden in the Kiswahili language and has not been translated.

Kweka: I must declare that my writings are geared towards the enhancement of the word of God.

Tongoi: I see your foundations and I am very encouraged by what you are saying

Kweka: That is true

Tongoi: ... and your teachings are biblical!

Kweka: The truth is based on Gods's word.

[Kweka shows Tongoi some of his writings]

Tongoi: Have you published these?

Kweka: I have not published

If one was to talk this would surely come to an end as compared to writing. The basis of law is also in the word of God. It was the intention of our printing press to encourage this but it is slowly changing. We employed Germans so as to establish better ways of using money in our offices. Most politicians in Tanzania don't have the know how of tackling a crisis which ultimately affected the whole world. There is a girl who tried many times to influence people on this subject but she did not succeed. It took so long before the government adopted her teachings.

Kweka: I will give you my number but it does not always work. Maybe I should give you my address

Tongoi: Did you have a treasurer?

There was a teacher who was trained in Hamburg Germany and talked about the effects of debts and wars which affects the world.

I was talking about 1974 when there was a brief meeting organized by the church at kabaro and the government appointed four people to be in charge of money in church. When money was collected from various groups there was a list of talk and the church made a decision that each diocese and each congregation would start money generating projects. It was after this meeting that the missionary who was posted there decided to write a letter of complaint to the Head of the church at that time Bishop Stefani Moshi. He complained that as a Christian he did not believe in the church having money-generating projects. When Bishop Moshi received the letter he scheduled a meeting with me and some officers in his office at 10 a.m. He was shocked that someone would be against money generating projects for the church and yet churches in Europe and America own estates. The rejection was because the missionary was suspected to be coming back to colonize us and yet he had retired. I asked him whether he remembered the time when he was opposed to church generating projects in 1974. This would have meant that we would continue begging until today; he did not respond. I am not sure whether he has changed his stand and way of thinking or not. One is left wondering whether it is better for the church to exploit the resources available in order to get money or to write letters and ask for assistance from abroad which is not forthcoming. When we were building this centre for the diocese, the objective was to rent out our houses to the Bavarian church in Germany and get help through loans. My input was for the diocese to be self reliant and whenever the Bavarian church was able to assist, the assistance was to be directed to other areas or people who needed it. Self reliance is a new initiative in the church of Bavarea in order for other to be assisted.

Tongoi: he also explained to me your prayers which you depended upon very much.

Kweka: When I announced this initiative in Pangok, Europe and America started shaking. Each time I visited Europe I was asked whether my church is working to announce moratorium. My answer was always the same that of not

announcing moratorium.

The only thing I want to say is that we should look for ways of generating income. We should only be assisted when our efforts don't bear fruit. The meaning of our moratorium is for us to look for all means of getting income generating projects of our own and when not able to do so then we can solicit for help.

Tongoi: and for you locals you do not need to wait for others

Kweka: Thank you !

3.a Kiswahili transcript of Interview with Erastus Kwaka 25th September, 2010 Moshi Tanzania .

Tongoi: Ningeliomba uniambie majina yako yote, na ile kazi ulikuwa unafanya kwa kanisa kabla hujastaafu.

Kweka: Jina langu la kwanza ni Erasto baba Ngatara, naitwa Erasto N.Kweka.Mimi nilikuwa mwalimu kabla,nilianza kufundisha tangu wakati mmoja 1957 kwenye middle schools.Zamani, kwa system ya waingereza wakoloni hapa kulikuwa na former school ambalo lilikuwa darasa la kwanza hadi la nne, alafu middle school darasa la tano hadi la nane. Ziliweza kuendelea hadi secondary school na mimi nilikuwa mwalimu wa kilimo.Kwenye mwaka wa sitini hamsini na nane-hamsini na tisa ndipo nilipoitwa kwenda kukuwa Mjungaji niliitwa na ushirika wa kule nyumbani kwetu. Kwa kawaida katika Diosisi yetu mtu hawezi kusema tu nataka kwenda kusoma uchungaji,kwangu ilikuwa ngumu kidogo kwa sababu baba yangu alifariki nikiwa katika darasa la tatu.Na niliachwa na Mama,babu-mzee wa baba,siblings wa baba na baba ndio alikuwa mtoto peke yake wa kiume. Mimi nilipaswa nitunze wadogo zangu, nitunze pia babu, nyanya alafu pia upande wa mama.Ilikuwa ngumu kidogo, lakini najua wito wa mungu huwezi kuupinga.Ukija ilikuwa inachukua miaka miwili kukubali. Ilikuwa mwaka wa elfu moja mia tisa sitini nilipokuwa miaka kumi na mitatu,nikasoma na nikabarikiwa mwaka wa elfu moja mia tisa sitini na nne. Nikafanya kwenye parish yangu ya nyumbani wakati ule.sasa imegawanyika mara tatu na bado ni shirika kubwa. Baada ya miaka miwili na nusu nikabadishwa nikaenda ushirika mwingine.Baada ya muda hapo

nilitangulia kukuwa chaplain Maragwa Teachers college and St. Angelas school where there were two schools together. Kwa muda mfupi, baadaye ndipo hapa Tanzania tulianza siasa ya ujamaa.

Askofu, wakati ule stefani Moshi, alikataa kuwa mjungaji akaenda kijiunga na chama cha siasa. Alikaa pale mwaka mmoja kujifunza, kwa kawaida ilikuwa ni chuo cha siasa cha serikali chama mpaka elfu tano mwaka ule. Wanafundisha political science, uchumi, mambo ya administration, mambo mengi tu kwa sababu ilikuwa PHD ya kuandaa viongozi kama Regional commissioners. Baada ya mwaka mmoja, nilirudi tena Marambo kuwa kama chaplain ambapo wakati ule zilikuwa ni vyuo za kanisa. Baada ya pale, mwaka wa sabini nilikwenda Amerikani ambapo nilipata shahada yangu ya kwanza Master of dignity alafu master of sacred theology nikarudi baada ya miaka mitatu na nusu alafu nikarudi, nikirurudi nilikuwa nimechaguliwa kuwa mzimamizi wa askofu. Nikafanya kazi na askofu stefani Moshi kwa miaka minne baadaye akafariki. Seventy seven ndipo nikachakuliwa kuwa askofu, nilifanya mpaka elfu mbili na tatu ndipo nilipostaafu after 26 years. Baada ya kustaafu, nafikiri nitatumia muda wangu mwingi sana kwa kuandika lakini mimi pia nina mtoto wa kupenda mambo ya kilimo nataka nimpatie shamba ndogo kule Faya. Kwani hata mimi naandika kidogo kwa maana muda sina wa kutosha alafu mara nyingi naitwa kwenye shirika, kanisa na kwenye semina mbalimbali. Mimi napenda sana mambo ya maubiri kwa hivyo nina mambo ya maudhi ninapoitwa lazima wakati ule ule ningali ninakaa kwenye shamba, nafuga ng'ombe, mbuzi, kondoo na nguruwe.

Tongoi: Na sasa katika makanisa mengi nimeona kuna miradi mingi sana, nataka unieleze mulianza vipi na huu mkutano wa kujitegemea na kuanzia mwaka wa sabini, mnategemea vitu kutoka inje ama mulianza aje, nataka unielezee.

Kweka: Sisi morotoro, hapa alipo tangaza ndugu yetu, no kitare that he is still living we have been friends for a long time. kwa kanisa la presbyterian. John Gatu alianza mangok seventy five alafu akaja Zamdea, ilikuwa wakati ule wa mkutano ikazungumzwa lakini haikuwa kwenye plinary ilikuwa kwa nira yetu kwenye kikundi. Lakini kwa sababu wakati ule Wafrika wengi walikushaona namna wako

supressed na makanisa ya ulaya na wakoloni ikawa kama ndio issue ilizungumzwa kule Lambi. Lakini ilianza Mangok,sisi katika kanisa la PACP hapa Tanzania wenye tuliopata uhuru kwenye 60s hata kabla ya hapo ndipo makanisa mengi tulipoanza kuona tunahitaji kujitegemea. Kwenye miaka ya sitini na nne-sitini na tano kuna maandiko mengi yameandikwa na kanisa kuhusu kujitegemea kwa makanisa hapa Tanzania. Mpaka kwenye seventy four na wakati ule ilikuwa ni kama trashold tutawezaje kusimama wenyewe ingawa si kukataa msaada wa ng'ambo lakini ile sio msingi ya kuendesha kanisa hapa na wakati ule waliweka msimamo mzuri katika mambo ya uwakili kukaza uwakili kwenye parish level,alafu miradi ya kuzalisha mapato. Na hii ikawa kwenye diocese lakini pia ikawa kwenye kanisa nzima.Kwa hivyo utakuta mikutano mingi mikuu ya kanisa hata ya diocese mazungumzo makubwa yalikuwa ni,kanisa litawezaje kijitegemea? Na njia mbili zielekazo washirika ambao ndio hasa wenye msingi wa kutengeneza kanisa. Lakini wakijifundisha namna ya kutoa wao wenyewe hawawezi kugenerate mapato kutoka mashuguli zao. Kwa hiyo mambo mawili yalikalizwa,moja ni kuwezesha wakristo kuzalisha mapato wenyewe, maana wakiwa na mapato wataweza kutoa kwenye kanisa. Alafu kanisa lenyewe pia kuwa na miradi yake ya kuzalisha mapato.

Tongoi: Ni vitu gani unaona kanisa likiendelea kwa hizi miradi zote. Maoni yako ni nini?

Kweka: Labda hapa nizungumze zaidi katika mahisia yangu mweyewe ambapo ndiko nimetumika. Wakati ule kule nyuma diocese imetengeneza ushirika na ile misaada ambayo inatoka inje. Lakini pia yalikuwepo mashamba ya kanisa ambayo mengine yalikuwa ya kahawa na mengine ya nafaka. Najua pia kilimo mara nyingi lazima uweke intrest ndio uweze kupata mapato na usipokuwa na management mzuri unapoteza. Kwenye miaka ya sabini kuja huku mbele ndipo tulianzisha miradi kama Hoteli,Nyumba za kupangisha na kulala lengo lilikuwa ni hilo kwamba tuweze kukodisha sehemu ya vyumba na mahali pa kufanyia kazi na kulikuwa na makao makuu kule chini ili tukaunganishe ikawa ni Umoja Hospital Center. Alafu hotel tulikuwa tuko na chumba baadaye ndio tukaongeza nyumba za kulala na conference center(Jumba la mikutano)fedha ambazo tulikuwa nazo zilikuwa za mkopo kutoka

kwa marafiki zetu. Hili kanisa letu liliweka mkopo alafu sadaka za wakristo alafu pia tulipata msaada kutoka kwa marafiki zetu. Nafikiri lengo lilikuwa ni hilo la kupata mapato ambalo tulianzisha kwenye miaka themanini kwa mkopo. Masoka ambacho ni tuseme ni sehemu yachuo kikuu lilikua kwa ajili ya kutrain accountants, kutrain secretaries na watu wa kubiele. Lengo lilikuwa ni kupata watumishi ambao watafanya kazi katika parish level ambao wanaweza kutunza pesa vizuri maana ni ya kutegemewa. Tukiwa kwenye diocese, hotel management sisi tunafanya vitu nyingi ambazo sio diocese ya kazikazini tu kanisa kwa jumla. Walikuwa na hoteli lakini hawakuwa na watu wakala. Wakati ule kutrain watu kwa mambo ya hoteli, Kenya hamkupata nafasi college ilikuwa ngumu sana tuliweza kupeleka wanafunzi watatu lakini ilikuwa shida sana kupata nafasi ya kutosha. Alafu katika wale wa level ya chini walikuwa trained kule kwa sababu ya haramu ilikuwa wakishatoka waweze kuchukuwa mahitaji ya diocese lazima wakati ule pia katika diocese nyingine hata makanisa mengine kama Waanglikana, wakadoliki wametrain hata masoka. Alafu mikutano ya kufanyika ikiwemo ya serikali na makanisa wafanye pale na walipe income. Na hiyo income inasaidia sehemu ya kupata mapato ya kuendesha chuo.

Tunaencourage kenye ushirika kuwa miradi midogo kama ufugaji wa ng'ombe, mbuzi, mboga mashamba madogo.

Tongoi: Sasa katika hii miradi uongozi huwa ni wafanyikazi wa kanisa ama mnategemea tu watu wenye wana uwezo wa kuongoza biashara.

Kweka: Sio lazima wafanya kazi wa kanisa, kwa mfano vituo vingi tuna ward na kuna wachungaji. Na kwa kufuata constitution yetu kule nyuma ilikuwa lazima katika kama ni alimashauri au board yeyote ile through sales iwe ni laymen.

Tongoi: Na kuna swala lingine linanitiza sana, ni jinsi gani huwa mnatumia kuwasadia watu sabau nimeona hamna shida na serikali.

Kweka: Ni kweli yote mbili, kama nilivyokwambia kwenye miaka sitini tulipokuwa tunapata uhuru ndipo kanisa lilipo sazitiza sana mambo ya uwakili (stewardship). Na katika msimamo huu ni lazima uwe mtazamo wa kithiologia. Maana katika msimamo wa kufundisha uwakili ni lazima kithiologia uwe na msingi mzuri, kama

una msingi mzuri wa kithiologia hautafaulu vizuri. Lakini katika wakati ule kutokana na ujamaa na kujitegemea ikawa ni kama vitu viwili vimechangia upande huu wa kanisa na upande huu wa ujamaa, kwa sehemu iliyosalia ikawa kubwa.

Tongoi: Na hiyo makanisa yenu kuna wafanyi biashara wako na vipawa mbalimbali, mmewahi kuvitumia vipawa vyao, na makanisa ya kwenyu sana yanapokea tu mapato yao lakini vipawa vyao hamvitumii. Ni jinsi gani mnatumia vipawa vya wafanyi biashara?

Kweka: Wafanyi biashara nawatumia sana kwa mfano katika kamati mbalimbali. Kwa mfano katika benki yetu ya uchumi ambayo pia ni mmojawapo wa chombo cha kutegemea kuwasaidia watu sio kuweka pesa tu lakini pia wajifunze namna ya kuzalisha pesa. Katika ile kamati wodi utakuta hapo kuna wana biashara. Katika bookshop kwa mfano ambayo ilianzishwa zamani kabla ya uhuru, katika wodi kuna (printing press), wafanyi biashara wenye hizi hoteli na hostel kuna wafanyi biashara na hawa wamekuwa msaada mkubwa sana kwa sababu ya hiyo ubunifu wao namna yao ya kufikiri na namna yao ya kutenda. Ni tofauti sana na mjungaji ambaye kazi yake ni kuhubiri na kufundisha.

Tongoi: Na hao ni munimu ki vipi katika kanisa lenyu?

Kweka: Hao ni muhimu sana hasa katika parish level wakitumiwa vizuri wanaweza kuwa na baraka sana. Maana ukimtumia kwa vile anataka nafasi ya kumfunza na kumtunza na mpaka akuwe yule mtu wa kuona maneno kwa njia fulani ya kikristo. Na utaona karibu wale wafanya kazi ambao wamekuwa very peaceful kwenye kanisa utakuka ni watu ambao wana tegemeo haswa kwa upande wa siasa hata kwa upande wa jamii.

Tongoi: Ni jambo gani lilifanya msilete miradi yenu hii kama viongozi

Kweka: Kama nilivyotangulia kukuambia mwanzo ule wa kutafuta namna ya kusimama ili kutafuta msimamo mzuri wa kithiologia katika kujitegemea. Na kutokana na ule msimamo kuwasaidia sasa hata wale ambao walikuwa na mashahada je kanisa linaweza kufanya miradi maana nakumbuka haswa mtu fulani tulieanza naye miradi ya kujitegemea. Walikuwa wanapinga, Wanasema sasa mnaingia katika mambo ya ulimwengu hampaswi kuingia huko. Katholiki Najua

kwamba pasipo fedha hawapendi kazi ya kueneza injili haiwezi unless umutumie fedha. Labda hao wenzetu wamishonari wengine wamekuwa na aibu kwa sababu mmishonari anapotoka washirika wao ni matajiri na kwa wakati ule hawengeweza kutoa wanajua kuaribu tu. Zazingine katika mazingira yetu ambapo hata maskini kuna vitu hata ambazo hatukupata kueleza. Kwa hivyo hawa washirika wafundishwe namna ya kuzitumia hizo resources kwa kujipatia mapato yao. Hata makanisa mengine nafikiri yalichelewa katika kuwa na msimamo wa kithiologia katika jambo la kijitegemea. Kwa hivyo wengine wakawa katika ile hali ya kufikiri kwamba kuingia kwenye mambo ya kushugulika na ufanisi ama kidunia, kwa hivyo ikawa wanasema hii ni special na hii ni secular. wakati ambapo nafikiri kwa mukristo huwezi kugawa vitu namna hiyo maana mungu anahusika na mwanadamu mzima, mwili wake, roho yake, akili yake, ndio. Mimi nafikiri hivyo lakini sasa naona makanisa nyingi yanaanza kupiga hatua hata wenzetu wakatholiki ambao mara nyingi walitembea sana kutoka makanisa mama.

Tongoi: Na haya mafundisho mko na kumbukumbu la curriculum mahali ama kumbukumbu la vitabu fulani, nataka kujua jinsi mnavyo liendesha.

Kweka: Ni kweli kuna baadhi ya vitabu fulani na kwenye miaka ile ya sitini kulikuwa na walimu hasa wa mafundisho siku hizi naona wamefilisika, kwa hivyo baadhi ya wajungaji walitoka hapa shule, wako na maandiko kuna vitabu vimeandikwa wakati ule labda nitakuwa na mifano hapa. Nasema kutoka kwenye sixties mpaka kwenye seventy five ilikuwa ni kama staggles ya kanisa kujitegemea. Hii iliandikwa na missionary kutoka kwa missionary Badili lakini kutokana na mafundisho yake ya uwakili akaona kwamba kanisa litamkaribisha hapa kwa ajili ameuwandika ufumbuzi huu wa uwakili.

Tongoi: Hivi vitabu vinatumika wakati huu ama vingali

Kweka: Wale ambao wana intrest ya uwakili kama mimi kwa vitabu hivi wanaweza kuvitumia ni hai wakati wowote. Hiki kimeandikwa na mjungaji wetu ambaye alikuwa Mkwandingu.

Tongoi: Kuna vitabu hapa pia vinahitaji baraka hizo.

Kweka: Ndio ni kweli. Hii pia ni maandiko yaliandikwa na wajungaji wa kanisa.

Tongoi: Hii inaonekana ilikuwa ni ya afisi moja katika kanisa nzima.

Kweka: Ndio kanisa nzima. Ingawa sasa kuna nyingine hazikwenda sana hii nyingine ilifaa tutafute pesa yake.

Tongoi: nimejaribu kutafuta kule kwingine mafundisho lakini nyinyi hapa mko na mambo ya thamana sana imepitia kwenye lugha ya kiswahili hapa na haijatafsiriwa.

Kweka: Mimi hapa niseme maandiko yangu,kujenga neno la mungu litaendelea . kama ni mazungumzo tu hivi hivi itafika mahali na inakwisha.

Tongoi: Naona misingi yenyu hasa inanitia moyo sana kwa vile mafundisho ni sawa kama mtu anaongea kitu kama jeve.

Kweka: Ni kweli

Tongoi: na unafundisha kutoka kwa bibilia.

Kweka: Na msingi wa uwakili umejengwa katika neno la mungu.

Tongoi: Umechapisha haya.

Kweka: Sijachapisha.

Tongoi: katika kitabu kimoja cha askofu inajulikana na Tatu

Kweka: Nilikuwa na intension hiyo hata kwenye printing press yetu lakini sasa wanahitaji kubadili. Tulimwajiri Mjerumani ili kuweka msingi namna ya kutunza pesa katika maofisi yetu. Alafu hii ingawa sasa watu wote wa siasa Tanzania hawana msingi kuzungumzia habari ya crisis ambayo baadaye ilikuja kumuumiza duniani. Kuna msichana ambaye alikuja kuchukuliwa na old centures cities ndiye alikuwa chumbuku. Baada ya kuizungumza mara nyingi una haya Merikani ndipo serikali ikaja kuchukuwa. Alafu nakumbuka mwalimu katika nanii yake ya mwisho alikuwa amefundishwa ujerumani kule Hambuku kuzungumzia habari ya KE zile notes,na vita ambavyo vinafanyika duniani na jinsi madeni yanaadhiri akaandika akampelekea.

Tongoi: Nashukuru sana kwa muda huu, nimesikia bora sana na mungu akinijalia nitafika na nitakupatia copies katika mawasiliano. Lakini sina nambari yako.

Kweka: Nitakupa nambari yangu. Isipokuwa kuna hii natumia haifanyi kazi vizuri, labda nitakupatia anwani yangu.

Tongoi: Ulikuwa na mweka hazina

Kweka: Ndio. Nilikuwa nazungumzia kwamba kwenye 1974 kulikuwa na mkutano mfupi wenye kanisa nzima kule Kabaro na serikali imateuwa watu wanne watakao simamia pesa katika kanisa. Baada ya zile pesa kutolewa kwenye ushika palikuwa na mazungumzo mengi sana. Baadaye kanisa likafika uamuzi kwamba kila diocese na kila ushika ujaribu kuwa na miradi ya kuzalisha mapato. Kwa ajili ya kanisa lenyewe, kwa ajili ya ushirika na pia kusisitiza kwa wakristo kusaidiwa kwenye miradi ya kuzalisha mapato yao wenyewe. Baada ya mkutano huo ndipo mmishonari akaandika barua kwa aliyekuwa mkuu wa kanisa kwa wakati ule Bishop Stefani Moshi. Kwamba yeye kama mkristo haamini kanisa kuwa na miradi ya kuzalisha mapato. Askofu Moshi alipopata ile tulikuwa tumezoea kukutana katika ofisi yake saa nne na wale officers akaonyeshwa ile barua akasema tazama hawa wenzetu wanavyofikiri . sasa wao wanasema kwamba yeye kama mkristo hafai kutuzalisha mapato lakini tunaelewa kuna makanisa mengine Ulaya na hata Merikani ambayo yana estates za kanisa. Huyu kwa nini anashiriki katika ufujo namna hii? Katika miaka hii karibu mimi nistaafu, huyo mumishonari akarudi tena kututawala na sasa ni mtu mzima amestaafu sasa. Nikamuuliza kwamba unakumbuka mwaka wa sabini na nne ulipokuwa unapinga kuwa wewe kama mkristo huwamini katika kanisa kuna miradi ya kuzalisha mapato. Kwa hyvo tunategemea kwamba tungali endelea kuomba mpaka leo akanyamaza. Sikujua kama ameshabadilika au bado msimamo ni ule ule kwa kweli, kwani tulitaka kusema ya kwamba wenzetu kwa upande mwingine walipotosha watu wetu kwamba kanisa haliitaji kushugulika kabisa na mambo ya kutafuta pesa. Lakini sasa unajiuliza ni ipi kilio nafuu, ni kanisa kujaribu kuexploit resources zilioko hapa kupata fedha za kuendelea shuguli za kanisa au ni kanisa kuandika barua kuomba misaada kutoka ng'ambo ambayo sasa siku hizi haipatikani. Ilikuwa tulipokuwa tunajenga hii center ya diocese ambayo ni ya kukodisha manyumba tulipeana katika kanisa la Bavario kule Ujerumani tulupokuwa tukizungumza kuhusu wao kutusaidia kwa njia ya mkopo. Hoja yangu ilikuwa ni kwamba sisi kama diocese tuweze kijitegemea, kanisa la Bavario litapata nguvu ya kusaidia mahali pengine hata ambapo watu wako na

matatizo kuliko kutusaidia sisi. Kwa hivyo kujitegemea sisi ni nguvu pia katika kanisa la Bavaria kusaidia wengine.

Tongoi: yeye pia alinielezea maombi kama hayo kuwa ni maombi kuwa ni maombi aliyokuwa akiyategemea sana sana

Kweka: Na nilipotangaza hii morotoro kule Pangok,Ulaya na Marikani kutetemeka. Kila nilipo kwenda ulaya wakati ule wanauliza je kanisa lako linaungana kutangaza morotoro. Jibu langu lilikuwa ni kwamba sisi hatujawahi kutangaza morotoro. Lakini tunachotaka kusema ya kwamba tutafute namna yetu ya kuzalisha mapato. Kama ni hivyo tanaweza kuwasaidia mutusaidie pale ambapo tunaweza kutafuta njia na kutumia juhudi zenu zote pale ambapo tunasema tumeshindwa kwenda zaidi hivyo ndio kusaidia. Lakini sio pahali ambapo tunaweza kujitegemea alafu tuseme njooni mukatusaidie. Kwa morotoro wetu maana yake ni kwamba sisi tutafute kila njia ya kupata mapato yetu wenyewe pale ambapo patakuwa sasa hatuwezi kwenda zaidi tuseme hebu tusaidieni hapa.

Tongoi: Na kwa nyinyi wenyeji uongoji na wengine, nashukuru sana.

Kweka: Haya asante.

4. Transcription Of An Interview By Dennis Tongoi With Bishop Joseph Kanuku

Q. 1a

Rev. Dennis Tongoi: How long have you been a Bishop, where have you served and for how long?

Bishop Joseph Kanuku: I was elected a Bishop of Machakos Diocese in 1995. Makueni was within Machakos and I served them for 17 years. The Diocese was then divided due to growth and I was then translated to be the first Bishop of Makueni Diocese in January 2013.

Q. 1b

Rev. Dennis Tongoi: Is this a new Diocese that was split from Machakos?

Bishop Joseph Kanuku: Yes it is.

Q. 2a

Rev. Dennis Tongoi: How can the gifts of business people who are members of our Churches be realised and released for transforming mission?

Bishop Joseph Kanuku: For Business people who are members of the church who have accepted Jesus Christ as Lord and saviour and know what they have comes from God and it is He who enables them to conduct business. Those people who also give 10% as required and serve the Lord faithfully are gifts to the Church. First they become a model for people who are living for God and people who give God what belongs to Him according to the scripture in Psalms 24 because the earth belongs to the Lord and all that is in it. We are only stewards and the business men who know that they are only but stewards of what they have from God will not have a problem in giving their wealth to God. Such people will become a gift to the Church because they will give and those who receive will be able to take the Gospel to other people who have not known Christ. If you have ten people who are ready to give what God has given them, then the Diocese will grow.

Q. 2b

Rev. Dennis Tongoi: Do you have any examples or advice on how Business people can be mobilised for mission?

Bishop Joseph Kanuku:

a) An example is Thomas Malinda, God saved him. Before he was a politician then a businessman and then he got born again, left politics completely, started serving the Church and giving his wealth to the church. He knew that what he has belongs to the Lord as he was only a steward. He started giving 10% of his income faithfully and he opened an account to put his tithe. He put standing orders in the bank so that as money comes in tithe goes to the other account. He was very faithful, as he bought many plots for building Churches. Then he gave part of his land and built churches. At his ranching area in Lukenya, he set aside two and a half acres and he started building a Church in honour of God. He built it to thank God for what He had given him. All the workers in his farm and all the neighbours go to worship there where there is vicarage. When he gives he forgets and he doesn't want people to know that he has given.

b) The previous example was from Machakos, here in Makueni he has given land within the town for the Church and he has given part of his land 12 and a half acres to build a structure where people will be trained known as Makueni social training centre. He has used part of his income to build that structure. That was a man with a vision and he left that vision with us, a vision for God's people. This is a man who lived for the sake of other people knowing that God elevated him so that he can be a blessing to others. If we have 10 people like Malinda then the Dioceses and Parish's would not suffer, people will gain a lot and people will emulate him.

Q3

Rev. Dennis Tongoi

How did the Church minister to Malinda, what was the input you had in his life to help him learn how to be obedient to Christ? Was there any special or specific way in which you helped him grow in Christ?

Bishop Joseph Kanuku

Yes! The special event was to have Bible study together. We invited him to prayer meetings and even sometimes go with him to evangelise. Most of the time, we would use his vehicle to go out for evangelism and to plant churches. Because of the growth through Bible study, prayer and mission he became an evangelist. I appointed him as a perpetual evangelist to go round preaching using his own wealth. He didn't want to be known for what he has, he only wanted to be known as an evangelist.

Q4

Rev. Dennis Tongoi

Were these Bible studies different from what other Church members were having or were they the normal Bible studies you have for the Church members?

Bishop Joseph Kanuku

They were for all Church members but he would ask for special prayers and Bible study in his house where he would invite other people to his farm. For example he would invite all the White people who owned ranches in Lukenya for a cup of tea and Bible study and then invite me or any other clergy. That is what made him and his family grow spiritually, especially his wife.

Q5

Rev. Dennis Tongoi

Because he was a faithful Christian God used him to be a blessing to the local church. Are there any other business people like that in the diocese that you can think of?

Bishop Joseph Kanuku

Yes there are, and they are out to serve the Lord. I have retired majors and retired government officers. Those who are out to make sure the Gospel of God goes ahead and we pray for their businesses.

Q6

Rev. Dennis Tongoi

What are some of the things you feel God has laid in your heart regarding sustaining the Diocese? In Machakos you left a number of projects there, what are some of the things that God did in your heart to make the Diocese sustainable?

Bishop Joseph Kanuku

I have been here (Makueni) for only 8 months and within that time there are things that God has put in my heart. The first one is to put the right administration of the church, to put the right people in the right positions, to make sure that I educate the clergy so that they may preach messages with substance and messages that are touching, messages that make the Christian grow and that the clergy will not only wait for the people in their churches but they will go out and bring people into the church. So that is the first thing proper administration, people in the right places, planting churches and building a training centre whereby people will go for retreats to be refilled. After preaching for a while they will visit the training centre to be taught and be refilled again, recharged to go out. That is what I'd like to see so that as they meet with other people, they will not be ashamed of the gospel because their education and spiritual standard will be of high class. And they would be able to preach a message which is spiritually anointed and academically excellent.

Q6

Rev. Dennis Tongoi

What are some of the projects you saw in Machakos that you feel when you left will contribute to the success of your successor doing his mission work?

Bishop Joseph Kanuku

Helping the clergy have their own Sacco in which they could be able to borrow money for their projects. Putting up a hostel for the clergy to come and stay in, even during conferences they would have a place to stay. A guesthouse is a priority that would help us grow. We also need to have "kitengauchumi"(A Tanzanian reference). We need to put up a rental house that will also make us grow. As we say, our major theme is Romans 12:2 – Be transformed and do not conform to the patterns of this world. So we have to preach Wholistic gospel to reach the whole man that he may help himself, live a better life, help others as God helps him. Some want to see a

transforming gospel that will make man ne sustainable wherever he is, whether in a dry land, in an island, wherever he is because the Bible says the earth and all that is in it is the Lords. In every part of the world there is something that can sustain somebody and we like to be aware of what is in where we are that can sustain us. Instead of waiting to be helped then we can help others as well. For example because we have a lot of sand in Makueni if we get people with a vision who can buy cement and mix it with sand at the right ratio for building and sell the result. That is added value. Later we could get a factory to do the mixing so that you don't have to buy sand and cement separately. You would instead buy the proper mix and that is an industry that Christians would do.

Q7

Rev. Dennis Tongoi

In conclusion, you showed me the project that Malinda started by giving 12 acres of his land. Please tell me, what was the vision behind that project. What is the impact you wanted to have and why was that project started?

Bishop Joseph Kanuku

The original vision was to train evangelists to preach the gospel as well as help farmers. The evangelist should have basic accounting, health and agriculture skills to visit and advice the farmers on these issues. Another idea is to get the farmers from around to come to the Makueni Christian and social centre for training on how to care for their crops, animals and land. The knowledge would help them start their own cooperatives and would also help them start a processing industry to process their fruits which will last longer due to proper packaging. The farmers would also be able to borrow money to increase their output. Because most of our children would like degrees masters and Phds we lack artisans. So the vision was to get artisans trained.

Dennis Tongoi

Thank you very much Bishop, this has been very helpful. It will help me understand how business people can be part of God's mission particularly in this Diocese.

5. Transcript of interview held with Bishop Joel Obetia In Arua Uganda on 18th April 2011

Dennis: I am going to ask you your name, and please tell me who you are and where you are and I will ask you some questions.

Joel: I am Joel Obetia the Bishop of Madi and West Nile and I have been here from November 2005, we just celebrated November last year my 5th year and we had a very wonderful celebration five years November 28th. It has been a great challenge to be here and it has been exiting and I will rather be here than anywhere else. I was lecturing at Uganda Christian University, it was difficult for us to move this way for obvious reasons some were very personal and also financial status, but with a young family I really wanted to see a future for my children but God moved us up to here. This is my home area, but I wanted to come back when am old, I think you can only do this work with this kind of intensity for so much. So you don't have to finish your life all as a bishop, I will retire early and then do other things and I think that will be good because after you have seen something you have already done and you have done it well it is better to leave and let other people continue, so I would like to see that happen.

Dennis: Just out of curiosity, which year were you born? Please tell me your age.

Joel: I was born in 1967. Yes, and I don't mind my age.

Dennis: which year does Bishops retire here

Joel: The Bishops here retire at 65years. So I have 11 years.

Dennis: so you have been here 5years.

Joel: yes, I have been here 5years and so if we add another 5years also then we will gladly retire and let other people take over.

Dennis: so for you leadership is an empowering situation not a place to have a title just to be there.

Joel: I think to have leadership has a place to entrench yourself anywhere, I think it's being very unfair because God brings you in and you do what you want to do and

what you have asked God to help you to do and when you have finished it unless God has given you another vision you can proceed in this direction but I think it is right to do what God has asked you to do and just to move on, after you have known that actually everything you have done is not going to collapse. But am not going to hold on to what I have done say you can't do this because I did it, of course there will be people who will come and say this is questionable, can we go the other direction. Then I will be very grateful.

Dennis: So Bishop just like I said two questions I will ask you and then we can start the first question. I just want to go to the records; this is Dennis Tongoi, Bishop Joel Obetia on the 18th of April 2011 where in the bishop's office, so the first question is, how can gifted business people who are members of our churches be realized and live for transforming missions?

Joel: Many times in my own ministry and in the church as I have been, we go to the business people when we need their money but the church does not have a ministry to business people specifically, to grow them spiritually and to empower them spiritually in order to do their business in God's way. So we talked about this and say can we go to the business people and decide for them as business people and make them the best business people in our church and in our region because here Christians have businesses in town but they will leave their businesses here and leave in the suburbs they live in the villages. And then the Muslims will rent their houses they will come from the North, they will come here occupy and so a good town has a high moderate population not because they have more properties there. But Christians think to do business is really simple they have properties and they will never live in town in order to have a Christian value in town. So when I realized that all the Christians who build houses in Arua were living in the villages and they would build very wonderful houses but they live all the amenities for other people particularly for Muslims in town, I was shocked and since this town was made a municipality, there has been no Christian Mayor, no Christian leader or member of parliament from here going to the parliament because Muslims have come from elsewhere and they have occupied. But there is a businessman who build a first

story building here and owns some of the businesses here but he lived and died. So I was really concerned, then someone asked, what are we going to do? And then I brought business people together and my topic was '**Doing business God's way**' and then the next year grow in your business under God and this year we are just heard this and in the last three years we have now began to bring a steady ministry to the business and I want to tell you it has improved our income. On 28th we are having the board of finance and we have our budget for this year, it should have been done in November but because of other issues it is going to be done in April. When I came here first in 2005 that year our total budget was two hundred and fifty eight million. Now two years later 2007 we came to five hundred and eighty million, now this year is giving me a budget of 1.38billion and we have funded this field and I know we are going to build it and my cathedral here has to give us 280 thousand per month but now we have three to four million per month which has really grown and so it has been because we have extended ministry to the business people and we are growing them in Christ, we are strengthening them in fact one of my program now to give to them where am going to put the business premises and to build a home they said Bishop I have build a home and my father died in a hut now I and my children are going to live in that beautiful house come and bless it. We think that even if we are not doing well now that we are targeting business people we also want to target everybody as if the blessing of peace is becoming a very good ministry. The farmers also say where is the rains? The rains have come can you bring your seeds (beans, maize and so on) to the cathedral we want to bless them and go plant. Like cabbage.

Dennis: I remember you did a lot of work on leadership. Do you have a leadership operating businesses?

Joel: Yes, I have got leadership for blessing homes and am designing one for blessing businesses but I have any idea on what they do. God has blessed us with electrographic printing press down here and just behind this building it has made our work very easy and we print our literatures for special occasions and we

produce them here and we have some young people who are very quick on computers and printers here.

Dennis: when we came here, I didn't see, is this an old cathedral or new cathedral?

Joel: This Cathedral was build in 1936, it was very small cathedral, in 1936 it was marvelous, it was one of the best in the region but as time went by we just knew that this is not where we will continue to worship and in 2001 the minister of health gave a notice to the diocese that if we continue to keep people there and if something happens we will be liable to charges. So in 1987, Bishop Alfred worked here for two and a half years and he died. He laid a foundation of this new cathedral and in 1987 and he died 1990, he did too much work. Then 1991 we got Bishop Caleb very energetic, very enterprising but he worked for fairly 3years and for two years and something he had a severely road accident and he passed away. So the diocese had really gone through very traumatic time and when Bishop Enoch came because Enoch lived in the faith for 17years and he is still there and when he came here we didn't have anybody because two well qualified people dying in the period of four years put the diocese into problems. So we had to call him to come for he had stayed away for a long time, so there were a lot of problems but in the midst of this entire problems people were building and we would call this very business people come and help us and they come no ministry towards them and slowly by slowly this building was coming on. When I came in 2005 this was the project Enoch extended over to me, finish this Cathedral half way roofed. So when I came I think our first price was in May and we realized about 20 million to be put on this church and I told people we need to move out of this house in a year and actually in 2007 when the archbishop came here in November he commissioned this one and then consecrated this one. We had a wonderful service and then we begun there. So in the five years I have been here, we have nearly put in this house 800 million and this used to come from within, we have never received from elsewhere to finish this house the windows and so on, we finished the roofing, the ceiling now we are coming down to the floor. So right now people are just finishing the western wing in the fore, the moment you center your sports are collected because the center is

really hard and we are now using it as we move forward. I think our relationship with business people in town has really helped us with speeding up of this construction. You will know that we have portrayed it for all the classes, business people have taken it, so when you come to that point come to us we will bring you the classes then somebody has said the forth door he wants to get the door from Dare slam. So these promises have come because the business people have received the ministry from the church.

Dennis: You said earlier on that there were a lot of conflicts in the diocese, now I have seen a lot of collaboration here, what are the challenges?

Joel: We worked on conflict because conflict is the spoiler and is the one and the biggest that can really ruin development or bring about underdevelopment and it causes destruction, it causes mistrust and it destroys relationships and with poor relationships you can never develop. And the church can never grow when there is conflicts and so we addressed the issue of conflicts not by dialoging or whatever by just forgiving it. When I came in 2005 I said let by gone be by gone and forgive as the lord has forgiven you and I said I have finished the planting of forgiveness for anybody who did wrong or who was hurt by the conflict which we had. Many people say Bishop you cannot forgive people like that, let them come first I said no where will I find them, I want to forgive so when you come you know you have nothing to answer now that really grew into people and people who really thought were going outside the church they found the door was open and we kept no record. I found in this record here at the office greet so and so, greet so and so records of wrong that we have done to the congregation and to the diocese. We burned records where wrong doings were kept because I didn't want to remember that if someone does something you be reminded because the record were there and I didn't want to remember them let us begin on the clean sheet and that was it. And that has really calmed as down, we are greeting up again.

Dennis: How preachers did you say you have in the diocese? How many parishes we have, and how many churches are here.

Joel: This is one of the largest dioceses and we have about 600 churches in Madi and West Nile and that is one of the largest, from Akele up to this side it is about 150 miles and 60 miles. We have 130 parishes and 4 churches. We have about 600 churches, I have a very big number of 30 probably active one would be around 140 but I have to be sure with the retired we are about 150. But I will need to be sure with the retired we may be about 150 or so. But many of these were not well trained.

Dennis: How has been the empowerment of business people, how have they been to the diocese

Joel: We are beginning to see the diocese rising up to impress making money and we are beginning to see the impact of our own intact and esteem. Then we have been able to use the resources that we have in order to train younger people and I have in the last 5 years we have not trained anybody above 45 we wanted 45 and below so that we could have more time with them. When the crisis was here and we were in this crisis, the church officials went for older people who were available and they were seasoned in church and then they ordained them, what happened with one of the records was that somebody was ordained at 54 as a deacon and when I came in he was a deacon I treated him and retired him immediately and told him you can go home, he said I can still work but I said no the condition say you retire at 65 so am not going to deny you but am going to give you a place to work, but you can work with the clergy. Although we have now the burden to pay for his pension which he had never worked for, but we are glad to take that burden.

Dennis: Tell me how do you deal with pension? Do you give it to the assistant or you have an arrangement.

Joel: No we have the arrangement. Yes, we are talking about the provincial skills which we would like to have all which I think will be very good as a diocese for the five years there was nothing, you retire and go and they say lord bless you and it was very difficult. But I said when I am retiring I want to have something that atleast people who have retired when am still a bishop here the diocese should be treated like they had something. We did something outraging; the diocese said no we will

not stand if we pay that amount, I said no. so we decided the ten percent of whatever salary we were getting we multiply this by the number of years you have worked and we get you your gratitude. Then afterwards we give you a like token on a monthly basis, we have really been a great joy among the pastors.

Dennis: In the last five years have seen how you went on conflicts, then you had to pledge for forgiveness which goes together with healing which were not part of your commitment. Then in the last 34 years it teaches me that you don't necessarily depend on other people. What do you think are the main changes.

Joel: I think the management of the resources has improved and that is attracted confidently in the way the diocese is managed. We have particularly for the treasury qualified people and the church has been depending on volunteers and people who did not have any idea about accounting. Accountability has been a very key issue in our accounting because we have the largest number of people we have an accountant, treasurer then 2book keepers, one as a cashier and another one as a clerk. We are going to over hold it; we want to go computerized so we have three people that will manage, so we want our old staff to retire we are waiting for them this year and we just don't want to push them because they have done a marvelous job, we would like to thank them but officially retire them then we will now gear up go upward not downward. So this is helpful when we give accountability this is the money, it had opened other doors from outside. So when they see that money is being kept well and records then we have received a lot of money from our mission partners than we have ever received before, so that this accountability can bring in professional people here particularly in accounting and in works of planning and development it very good to equip people who have committed their lives to the church because they have seen most of the begin to warm up and begin to do things correctly.

Dennis: You mentioned that you were teaching a group of 31, what were you teaching? Especially I have noticed that they were youths still in campus. What does that have with your development project?

Joel: I think what I was teaching there was the area of practical theology, how I took care of practical theology and I was a tutor for practical theology which took mission, worship and all these particularly theology even African traditional regions and those things. I taught this and I did my best and what I really like best was mission and worship to teaching and I liked thinking outside the box and I was also the undergraduate supervisor as people will come with ideas of research and I will say ok this is it and I will try to clarify what they really want and then guide some students in selecting some topics and I love this because there were seven areas which were every time you did your daily research you go for history, you go for that. Any social work you do, you do something theological and I was really interested in trying to move research into unreached areas and so forth. The campus here is one of the furthest parts of Uganda and raining this year has been a very great eye opener and we are seeking a very big chance from Congo. There is no university here until you reach Bunia or Kisangani and Kisangani is in the East which is very far and Bunia also they don't have fully blessed universities, there are just smaller colleges and barrier there is language. French is the only language yet we cross over we speak the same languages, same local language but because the language we learned is different we are like soldiers. But there are others who have learned in this area but in Sudan there is no problem but they are beginning to look on the other side. So in terms of manpower it used to be difficult to us to spend young people to University all the way to Kampala, many dropouts were here so colleges began to have that and all the other universities were trying to create colleges here but because they began earlier I think they are on top. We have specific causes particularly business causes, Development studies, we have theology and dignity although they want it moved somewhere else, we have Bachelor of education then we would like to do something in hotel sciences because our hotel is also next there.

Dennis: So I think that is very helpful and one of the things that I am about to touch in Africa is only tell where problems are so that to find out where people find success and see that become a destiny of people. We have dealt with a number of

things here, the issue of credibility I think we lost, the issue of management and then we have also talked about working with younger people because the church have to for older people to retire

Joel: I think there should be something if we don't perform well they will have to lose so they work hard in order to get themselves out of this.

Dennis: ok, anything else you need to add.

Joel: One thing I wanted to add is that the church has to be a good example and we have what to learn in town, so many pieces of land which we are under pressure by developers and they say this land we have spoiled is of the church. Can I buy it out? I said no, why can't the church do something. So right now about the final stages of building a thousand plaza in town and that is the plan. If you would like to see I can give it to you.

Dennis: I have observed that a number of dioceses in the Kenya for example have already invested a loan in buildings like bishop Muge, Mount Kenya town and also a lot of the other dioceses within the beneficiary district headquarters want to put up properties.

Joel: I think we would like to see this at least before 2015.

Dennis: where do you raise the funding?

Joel: we are in collaborations, we are talking with banks and particularly KCB has come up with funding we can fund in.

Dennis: They are also looking for a form.

Joel: We can burn it but we are working on that and we are moving around and we have already raised part of the money which could be part of our contribution. So this is coming.

Dennis: I talked to Canon Ankrah, one of the challenges he faced was he get the church signatures of that economy. But maybe he could not realize that the resources the church has can help into managing.

Joel: So roughly this diocese has about 9 acres and the value is about 50 billion.

Dennis: Do you have a different plan for those 9 acres.

Joel: we are developing and one, now my next stage is really to see this land we own it because most of agencies are temporary given and some of the land donors we are really under a lot of pressure. So am waiting for the surveyor's time whom we trained at a master's level is just finishing teaching big flats in Endebbe School of survey and he is putting his resignation and he wants to come and work here. So he will come with all his gargets for surveying. Actually the university wanted to take him, I said let me use him first and I will give him to you. So he will come here and build the 9,000 acres, survey them and put our application.

Dennis: I think what we will do now is to take a photograph, then take a photograph of the cathedral.

Joel: Then we are selling timber and it was going very well 15 lorries would go to Congo and everybody would go there then we would say get a business plan think and then stick there whether it is going or not stick there until it works for you and that has been helping. But otherwise people were running all over the place chasing which one is moving faster. Some of them just went into businesses. but we are beginning to some good quality of business people. If someone is doing business here whether a woman or a boy they just call themselves Arua boys, but we are also beginning to see some good college for business people.

Most of them have children and when we were building the church they say Bishop Can you help us and I say am just one and about 600 churches how many churches will I finish by that time, so these are some of the challenges. There is a businessman called Andy Mirrow who comes almost now three quarters in a year to mentor some of our business people, he is from America.

Dennis: ok.

6. Transcript of interview held with Bishop Godfrey Sehaba on 14th January 2011 in Morogoro Tanzania.

Dennis: Please tell me your name and what you do and where your work

Sehaba: I am Bishop Godfrey Sehaba from Morogoro in Tanzania .I am starting my second year of service as a Bishop although I have been a pastor since 1990 . Therefore, other than pastoring I have done various duties such as being the church

secretary.

Dennis: I am requesting you to let me know what things you have seen in this diocese that have been sustainable and what has worked and what has not worked.

Sehaba: This Diocese of Morogoro is as a result of the work of Missionaries from Europe, and later on from Australia but earlier on the Diocese used to receive lots of assistance from out. When it would get problems in accomplishing its task it made it possible for the Missionaries to find means of assisting. In most cases they got assistance from their home countries, but as the years went by, the assistance dwindled. In the last twenty years our Diocese has continued to be self reliant thus reducing assistance from outside. This is because there is assistance for various projects but there is also assistance for the ability to perform work. In performing, we continue being self reliant and honestly this far Our Diocese no longer relies on foreign funding for performing our work. Even though we don't have much ability to do our projects, we have started some projects by ourselves.

As at now what we use in our Diocese is the offertory .The offertory from Christians has enabled our Diocese to be independent, not withstanding that they don't contribute generously we still face challenges and we continue to learn and ~~teach~~ our Christians to be able to contribute towards the work of the church with resources they have . Sometimes back the Christians gave offertory as usual on Sunday, but they also worked on farms. In every church there were farms which they ploughed and sold the harvest and kept the money in the kitty for use hence being self reliant.

There is the Sunday offertory but there are also other offertories which they had been ~~taught~~ to give in accordance with God's blessings. These are the earnings that made work of our Diocese go on. This has gone on for the last ten years with the focus of our teaching is no longer challenging people on how much money they give the church in a year but that Christians should be able to tithe 10% of their earnings. With such ~~teachings~~ ,we continue to teach the Christians this and there are those who now tithe and this has become part of the church earnings, hence in the last Ten years there has been an increase in earnings to the extend that we surpass our

target every year and even get a progress report regularly. We have surpassed our target but because the Christians give offertories during our Sunday service when they announce details of offertories, tithes are normally higher than other normal offerings. It's not that all Christians pay their tithes, its just a few that are now enlightened and have decided to do this and it has made a big difference. In order to succeed in future, we need to increase the number of people who tithe 10% of their earnings when they gain the ability. We not only want to be self reliant in performing our task but we can also do projects.

Dennis: How many parishes do you have now?

Sehaba: Christians in our diocese in at least ninety parishes in our diocese still have challenges because our people don't contribute well.

We have around one hundred and thirty thousand people who still do not contribute very well.

Dennis: In your teachings do you have specific books that you use or else how do you fo about with these teachings?

Sehaba: We are still teaching them the importance of relying on God and tithing and we can say there are people with gifts of teaching these lessons on tithes hence the Christians continue to receive these teachings from their Pastors, but we also make use of experts with gifts of teaching well operating in our regions. We make use of these avenues.

Dennis: Does the church have any relationships with the government?

Sehaba: The Government is working together with the church and may be we can now say in matters of health, there are hospitals which would not function well without getting government assistance because it is 46% self reliant and 50% on other donors plus government. The government pays staff less salaries whereas payment for beds comes from other sources.

It is in health issues that we get Government assistance and now we have our hospitals in the villages , but we do not relay much on them because our charges are commercial and meant to assist people in the villages . Besides that our charges are

low in order to enable people access services and that's why the Government chips in so that we do not raise the charges and hence be unable to assist the lowly, majority of who are poor.

Dennis: Do you involve any business people at all in the work of the church?

Sehaba We have many business men in church who have been contributing as Christians, although their contribution is much bigger. At times, they have been making other contribution to bring them closer to each other, for instance we have even had a project of repairing our church. They have had various staff for assisting the church and we have therefore seen their contribution in church but we don't know whether they have special plans for the business people alone.

Dennis: How do you serve them, do you visit them?

Sehaba: Yes yes yes we (mm, mmm) we visit them just as we do all Christians.

Dennis: In what other ways can you use their gifts, not just their giving. Are their gifts the church needs?

Sehaba: It is true that having these business people amongst us is a blessing from God. I understand that those teaching them are enabling them to know that God has blessed them, not for their own sake, but for the sake of his own work. In order to show their blessings, God has blessed them and they are challenged to use their offertory for the sake of God's work.

This approach can work very well, but if we encourage them, they will be able to support the church very well because they will realize God has called them to perform. That challenge can enable them to continue doing much more. However, we haven't done much of that. It is a way of getting the church finance and so the Pastors of the head church together with the church council thought over this issue and decided on what ought to be done. And this so what we shall do; those who own the structures should put them up with their own resources. The church has room for expansion. We had a plan and we intended to put up quality structures, but the people we had struck an agreement with are putting up simple structures/stores.

Dennis: you then allowed them to build?

Sehaba: Our agreement was that they would operate in the first five years. In the first five years they will sell, during which time we will collect rent. But after 5 years, they will have recovered their monies. We have started rent payment to the church and last year we cleared the fifth year. This first year to pay full rent on that.

In addition to that, they gave very little money, not good enough to cater for the cost but now we are getting 100% rent per piece.

Dennis: Who was allowed to build? Were they church members or non church members

Sehaba: The fact is since this project started in church, Christians were the first people to learn of it, and they were the first to request for it because they even built their own stores. At the moment not all the Christians who built are owners of the stores.

They are not noisy and besides, there are various services held and we have not had any problem concerning the items that are sold here. We have not had any problems at all and we have experienced so much calmness.

There is now a strange thing which I do not understand to date, but God is with us. There was a problem of hunger occasioned by floods in February last year, in some parts of our regions. The truth is that some of the people expect a decline in offertory by our members, but that will not happen. We have experienced a great change, as testified by people who have surpassed their targets. Now, when I look at our results, all parishes have surpassed their targets as I said.

At the time we began work, it was really a period during which donors were cutting their assistance. We began work at a time when there was no foreign money to help us. It was time when Christians still expected foreign money to build churches, Pastors houses etc. The best thing he did is that he taught, and now we know how to be self reliant. It was difficult to teach people to change, to contribute their money first to build churches, and houses but later they saw the Bishop was not giving them assistance and so they later changed and began doing it themselves and really by His strength, people built their own churches. They have indeed built permanent churches; they have built better staff houses during his time, because they did as he

told them since there is no Money. He did not give any support and people knew them to do it themselves. He is called . Mageni and so he taught, let's says the teachings I have explained to you on tithes. I doubt if community politics and self reliance did not succeed in Tanzania. For along time, people on learning community politics and self reliance and I doubt if there was any success and must say Christians have been able to do more in the last 10 years and after I taught issues on giving more tithes. Therefore teachings have changed the people. But if there is interpersonal relationship in the politics then, the change we have is self reliance.

It as I had said, we changed teachings and changes have started to trickle down. There is a difference between our Diocese and others after the teachings we taught on giving. We can take the example of our neighbors. We border the Diocese of Mpapa, and we talked to their Bishop. He talked of the big difference between their place and ours for instance there is a village called Majawanga in Central Cairo.

There is Majawanga Diocese in Mpapa and another Majawanga Dioceses in Morogoro. The offertory on the Morogoro side, by those who farm there and others who farm else where. Their offertory for one Sunday is equal to one month offertory, four Sundays, in the Mpapa Diocese. However this does not happen only in Majawanga. There are other areas that have experienced a change in offertory. Our neighbors have conceded that we have had a change in our offertory after teachings from us directed at their area.

6b. Transcript Of Interview With The Reverend Canon Chinyong'ole In Morogoro Tanzania On 14th Of January 2011

Tongoi: Am going to ask you your name, so please tell me your name and what you do.

Chinyongole: My name is Rev.Canon Chinyong'ole and I'm working as a director of the government sector on the Anglican church of Tanzania. In the beginning I was trained as a pastor, I went to St. Andrew's college in Kenya in the diocese of Mount Kenya that time, but now is the diocese of Kirinyaga. 1987-1989 I was trained for the ordination call then I was ordained first starting a deacon in January 1990 and I was posted here at the cathedral. So I started my ministry here at the Cathedral, and after one year I was appointed with the Bible school which now is a Bible college where I taught for four years but while I was teaching, I was also appointed to be the director of the mission evangelism and stewardship 1993, whereby I was the director of the mission evangelism and stewardship up to 1999 march. And between in that position of teaching, waiting in mission evangelism and stewardship, I taught up to 1994 and then I was fully in mission evangelism and stewardship and then 1995 is when we had a crisis in our development department and so I was requested to help the development department so I was heading two departments at the same time. So the first time it was a challenge to me a trained pastor then working in development. So I had to wait with my theological formation how could social work be part of the great commission. That was my beginning and then after going that what we call it was kind of a shift from what I was holding primarily call for my ministry and is which then worked with the church and the spirit together. So I better optimize my motto. Vision for evangelism and social work are the two hands of it. This made me to push me now to feel that it is God who has called me to combine the two, the social dimension and the spiritual dimension together.

So that was my beginning and I worked with the two departments until April 1999 and then from April the vision for evangelism was headed by a new director which now is the current Bishop. So I remained with development up to 2000 September, when I went for further studies, which it took a period of six years when I was away

and when I came back in December 2006, and January 2007 I was appointed again to head the department of Development. So that is a bit of the history of my ministry how I came towards Development, so I started working in the parish work teaching the Bible school, in mission and evangelism and then again in development.

Tongoi: what was the biggest challenge in this work?

Chinyongole: The biggest challenge was the theological understanding of ministry because to me my ministerial formation was just based on sowing, preparing people for heaven for the Kingdom of God in heaven. I did not prepare to focus much on how long they should leave here before they go to heaven. So it's one of my life testimonies when I heard that they were discussing that I should work in this department, I started praying with my wife so that God may not allow me to work in this department and we did this for two weeks until God spoke to us and that was the first biggest challenge that I faced my theological understanding of the ministry. And that is when God transformed me to see a different perspective of what God is going to do about that was the first challenge.

The second challenge was the technical know how which means that I was trained as a full time pastor not as a development so that was another challenge. So I started using the little knowledge I had on development to start putting it on practice. But let me say that, through trusting God, he gave me wisdom understanding and the time I worked without a certificate and diploma in development studies I worked with credit tremendous achievement and when I was saying I want to go for further studies, my retired bishop asked me what are you going to work which you don't have in the ministry you are doing. So that was a challenge to me on Education Training on development which I did not have special qualification but I 'm sure God was trough the little knowledge I had. So that was another second challenge.

The third development was for a pastor working in development itself was a challenge. Which people are not used a pastor working in development they were used in seeing experts working in development. And also it was a challenge when we had what we call partners working group hold arms with development officers and officers, it was also a challenge that you meet people with different social

preferences. And there you are the pastor in the midst of them which was a challenge and to me also it helped me much to plan what is the world seeing and what is our perspective as pastors. That was another challenge to me working as a pastor among other professionals.

Tongoi: Looking at the diocese, how has the dioceses brought change in the last 20 years.

Chinyongole: The last 20 years which I have witnessed because this is my 22nd year working as a pastor in the ministry so then I can say am an eye witness of the changes within the 20 years. So I remember when we started working in the diocese especially we had programs supported partners which were addressing social services to the community and the church is the church and the office cost especially the office of the Bishop and the other department mission and evangelism had to be self supportive and so we had what we call financial difficulties because what the diocese was raising from the parishes was very small amount and then we realized that this was because Christians were not taught about stewardship. So what I did when I was working in mission evangelism and stewardship so 1993 I started to design teaching and see how the church could be financially capable to support the ministers. So then 1994 I had a special program which I contacted teaching of stewardship in all the rural deanary and each deanary for three days. I went around the whole diocese teaching on stewardship and my focus was to change the perspective of the pledging to tithing. The system we were using at the beginning of the year the pledge cards and say what are you going to contribute for the church ministry for this year, the maybe you say two hundred or two thousand without really knowing what will God bless you for the whole year. So I started teaching about tithing and giving what we call first fruits and about what we call living sacrifice which includes a cow, a goat, chicken and so on. And so when I started teaching the most challenge was how you could change the scattered perspective from the traditional understanding of pledging to tithing that was very crucial. We were telling God I tried to put it to change the policy of the diocese. And then the second year it went through why because what we taught we started practicing it

here in the cathedral, we had to make cards that we could record the tithing of every Christian and see who started giving tithing at the end of the year. The higher contributions to compare Sunday offerings and tithing and the number of people then the amount of tithing maybe was four times higher than the pledging than the Sunday offerings. So then the retired bishop, when we went to the Russian council then himself we took the most in our diocese will follow the principle of tithing and the way of living and a way of worshiping God because living is part of worship. So that made my wife to be easy enough because already the Parishian council had prepared what should be done, so then we started teaching and encouraging people to tithe. So the following year the 30% which was given to the headquarter because for us the system is that 30% remains to the congregation and 40% goes to the parish and 30% goes to the headquarter 70% remains to the parish and 30% comes here, so the amount went trice than what we were receiving on the previous year. So that is one of the changes we have seen on the economic growth but not only when you are on the economic growth but even building churches and vigor age because formerly the parish were expecting when the bishop when the bishop is going for confirmation or any head of department people could request to be assisted on building their church and vigorage and assistant of a corrugated iron sheets. And then the perspective changed completely then people started knowing that we are responsible of building our places of worship, permanent places of worship, there are responsible for building good vigorage, permanent vigorage because we know the resources we have we have belongs to God and we have the responsibility to serve God with our resources. That was the beginning, to have a year; each year there is an increase of development in our parishes and financial growth coming to the diocese. At the previous three years would have seen also parishes having commitment buying transport for their pastors, especially now they see whether to parish an Anglican pastor in the rural village ride a bicycle why should not have a motorcycle. And so that has been a big change that you find people organizing themselves buying a motorcycle for a pastor so that is one of the development we have here on which has been caused by the teaching people to know their responsibility, So that is the start on the church based program.

Apart from that, for me who has been doing on social program we have changed from credit delivery to capacity building. So the development department was doing as credit delivery but we changed it from credit delivery to capacity building. So what we do know is capacity building to communities and then we are doing it through participatory lending and action, methodology or people owned processes. And at the moment communities are realizing that this is the government quote use their plot we are using, many people could not remain behind development because people they realize themselves who are they, they realize their situation where they are then they realize the talents they have because when we talk of identifying not available resources people themselves are the first resources who have talents and gifts, they look around the God's given natural resources around them. And then we facilitate to them how they could plan to use the available local resources for their own development, and so we have been facilitating them to have what we call institutional development, when we talk of maybe it's a primary school, a dispensary it's what for the village and then he give it a project which may be the social economic status of individual. At the moment if you go to those villages we were working you people changed especially their income has increased, method of farming has changed livestock keeping especially we emphasize organic farming, improved or indigenous chicken keeping and so on. So we have seen changes on development people turning from dependency syndrome to self sustaining. So that is what we can say.

Tongoi: So one of the tools you told me is the village bank, how did that idea start and please explain to me how it works.

Chinyongole: yaa, the idea of village bank has a long history in Africa. It started in Niger in 1991, originates from East Asia there is a lot of that approach of this village community bank. It may have a different name but the approach is the same so the village community bank in Tanzania but in Mozambique and other countries it has a different name but the approach started denying but it came in Tanzania in 2000 in Zanzibar. In Tanzania main land 2003 the end of 2002 December then it started working 2003. There were some organizations like KEYA international started using

this approach and other organizations but the Christian council of Tanzania adapted this approach to see it a very viable approach for grass hood economic empowerment. Because a lot has been done on entrepreneurship in rural areas but the practical part has been missing. Those people have learned how they can practice it so there has been a gap between knowledge and practice, so village community is now trying to minimize the gap with knowledge and practice if possible should not be a gap with knowledge and practice. So then the idea was being implemented by the Christian council of Tanzania, Morogoro diocese was chosen to be a supervisor of village community banks and according to the development of CCT the department of development are the ones now to implement. So we chose Kiroa district which is part of the diocese to be a pilot district on village community banks then we had to choose two people from each ward or location to come and to come and participate 14days training, how CCT can function so we need it in December 2009. When we came we started practicing it and those who have trained they went all over practicing it. Now how we defined it (village group community bank) it's a self initiative now we mobilize people who have the same interests to come together to form a group of fifteen up to 30 people. When they reach thirty then they have to start another group. So we form the group leadership when they are fifteen and above, so how the leadership is formed whereby chairperson, secretary and treasury, we have three people who keep the keys of the box and we have two tellers who count the money.

So it's a leadership of eight people within a group. How it functions, it is called it has two types of funds, we have fund for purchasing share and each share the value of one share is one thousand shillings and in a week you are allowed to purchase 1 up to 5 shares when we meet that means you can come with five thousand shillings on a weekly basis and in a year you have 52-53 weeks. So it depends on how you have saved within a week, within six days then maybe you have one share, two shares, and three shares up to five shares and then you have the social funds. Now the social funds, the minimal is half of the share burial which is five hundred and 3 shillings and this one has no maximum you can even contribute 10,000 has no maximum, is

only the shares limited to 5 shares, now the amount of money may change if we increase the value of the share you will see it is 2000 then five shares will have a value of 10,000 so it depends of the wealth of the community. If they see the members then they can increase the value of the share then that is fine. So the village community banks functions with two funds; partaking shares and social fund. Now what is the work of these two systems when you purchase the shares you do it for 12 weeks and above is when you start applying for a loan for any business you want to do. So the exercise is continuously and so when you get a loan you pay the loan with an interest of 5% and this is a simple interest and not a value interest added on it. And then the social funds you only get a loan for school fees, may be for medical treatment, may be for burial and so on and so on. And then you repay without interest because you haven't done any business off head so then that is how the village community banks functions. And you find it so attractive to people because the interest is low and then the social funds when it comes to January it is very critical for school fees and then for one who has put reasonable amount you are entitled to get free times of forty invested. So if I have 100,000 shillings I can get a loan of 300,000 shillings so that is how the village community banks functions. At the moment we have more than 30,000 groups; we have 15 groups here in the municipality and other 22 groups in the rural area. It is a period of one year because we started functioning last year January, so this is a rapid growth of village community banks which people are still empowering them.

At the moment those who are able to contribute 5 shares are able to get 798,000 shillings alone because may be they have 265 shares times 3 then they get much of that.

Tongoi: How did the village bank start?

Chinyongole: When we were participating in the vision conference I realized that village community banks can easily demonstrate Gods love to our neighbors. When we started here in the cathedral the first group, the members are all Christians, the second group is mixed with Muslims and Muslims have no problems coming into the church but starting with Christians are having Christian prayers and a times we

request them can you close with a lure and they pray. So that is the people who have participated in the village community banks with all community members the program is being run the church with what we call Christian ethos. So the members who participate is all the people who are around who have common interest. For instance people who visit you will see a combination of Christians and Muslims together coming with one interest of economic empowerment.

Tongoi: Do you have any difficulties in training or how do you train people? Do you have training programs?

Chinyongole: Yes, we have a training program for literature, we have a manual how village community banks functions. We have raised special manual which we are using and then we have a second manual for business, entrepreneurship manual so we have two manuals. And we have passbooks like what we were using in the banks before this technology; each member has a passbook when I partake four shares the treasury it coming on this box putting a stamp if it is two he will put an X for the remaining boxes. So we the manuals, we have the books on how the system how it's working and we have a ledger which you record the shares the ledge which you record the loan and loan repayment. It's a system which likes everybody to be accountable and then every member needs to know how many shares he/she has up to now. What is the value of social funds do you have in three shillings and then you remind yourself since we started, how many shares have we purchased. Since we started what is the amount of social funds since we started; now the value shares and social funds what amount of money do we have? How many people have got loans from shares and social funds? What is the value of the rules up to 8 so it makes people to be responsible, the communicating respondent? So when you meet and everybody is responsible we have rules like now when we are meeting for the function in fact if your phone makes noise you have to pay five hundred shillings, two if you come late there is that discipline, and if we say we are meeting at four means at four so that is how the system functions. We have the manual in Swahili and we have four pages in English which I hope I may give you so that you may use.

Tongoi: aahh, aamm, when the books keep selling, what if the money becomes too much than thought

Chinyongole: This was the question that many members asked when we started and we have two groups here in town that put their money in the bank, and especially those banks that that do not charge operation cost for those who are doing development work. One is like KBC and others use NMB but experience of the remaining groups after 12 weeks starting giving roles the box remains empty.

Tongoi: And then what happens

Chinyongole: What we do before we start giving loans, we form small groups of 5 people and among the 30 people you will find we have six groups, then we want to get a loan we have special forms that we fill then four people are the one who guarantees on your business. So when it comes to each of the four then this people are responsible to know your whereabouts and why this has happened. And we encourage people to form groups of five people who know each other and will trust each other. You cannot guarantee that we should lead for some time you may in one group we had a case and when we got the notes now is about a month he is not participating to know where he is, it happened in a certain group. But of the groups have been bored because of those five people. It is minimizing people are becoming responsible or accountable to each other and we encourage that you should know the business of the section. So you make sure you know what the people are going to do. So that's how we function, but in any social group you expect some of the things to happen but at the moment they are going to build up what we call cooperation, solidarity, trust and faithfulness among the five members. So we are dealing with the group of five here. Yaa

Tongoi: ok.

Tongoi: So what did you say the role of the church in all these or what does the church do? So do you see the church building others, how is that church doing?

Chinyongole: Yes the church is doing a lot of being the mobilizer, we mobilize people but what we have seen like for me I have used the approach of summon in the church. A time I had to preach in the cathedral about Christian Economic

Empowerment that was my message. Having biblical perspective what economy is. Then I asked the question that, what is the appropriate method that we can use as a biblical priest hood that will help out people for economic empowerment? Then I said, look here the Anglican Church has come away the approach of village community banks which has been as part of the Anglican strategy I did not say it at the beginning was formulated when we met in Arusha we had sera together and so on. So actually now the idea was brought to be part of the Anglican Church strategy for five years.

Tongoi: So it gave this leadership

Chinyongole: Gave leadership.

Tongoi: yes

Chinyongole: So it's the vision of the church and then we facilitate people they see the groups which are amazed by the church, there is more faithfulness, accountability, transparency and so there are groups which are about to join our groups because of the faithfulness, accountability and so on and so on. So the church is the one that mobilizes and facilitates people and when we had the synod in November the 91 parishes requested our department to go on each parish and facilitate each parish to have village community banks which all other congregations will learn from this motto. So that's the challenge we are having and the day before yesterday we received a request from a village leadership requesting the church to come in that village and is the village asking to be mobilized for village community banks. So the church is now mobilizing and facilitating the process. He is comparing reports to share with other development stake holders on what is happening in the community so the church is taking the lead on the process.

Tongoi: I think what I will do is before we get a break and then we can take a photograph and we get some time to see your group

Chinyongole: Now the group starts....., there is still 2 hours ok... So we can go somewhere to get some Lunch.

7. Transcript of interview with Godfrey Kibua held at Methodist guest house on the 2nd August 2012

Dennis: So in a short time we shall begin. So just tell me your name and how you came to be in your current role.

Kibua: Yes, My name is Godfrey Kibua, am trained hotelier by profession and..... yes from Utalii. After 'A' levels I went and did the block hotel 2 year management program then later on I went for four years at Utalii. When I finished I joined hotel intercontinental starting with the safari club which I had been given to manage. After one year I joined the Serena's as a manager for some time and came to Nairobi Serena for about four years and then came here, I have been here for the last 21years.

Dennis: What put you in those promotions?

Kibua: Actually from Nairobi Safari Club to the Serena's it was more less a promotion. Now from the Serena's to this guest house it was more less than an accident one of our earlier Bishops thought you are one of the Methodist who knows about this business and this facility was not doing well at all. In actual fact it was out to be auctioned because of 15 million shillings which they had borrowed as a loan and they could not be able to pay well, so he said you come look at it see what you can do and I came here to help them while I was on leave to see what can be done I was still with Serena's. And I was also newly married and when I came I found out there are no systems and therefore very prone to abuse. These facilities are very prone to abuse in particular puverage because anything you pick can be easily domesticated, if you pick a spoon you use at home, if you pick a towel, if you pick bedding anything. So people can be easily tempted to keep taking you know and it's when you don't have good systems. So I came here and looked at it when I was on leave and the bishop who is never told me these directly, a presiding Bishop Lawi Mathew I think he went and saw my boss and said no give us this guy for a little longer the rest is history, because a little longer became long long finally I left my job there I came here of course there was also am should I say a family issue because from Serena they wanted me to go and become a unit manager in Amboseli. And I

felt I have been married for seven months my wife had been away in coast and now she has gotten a transfer to Nairobi and now they want me to leave and as a Christian I have always felt a family should come second to God and so I thought let me come here and start I had not even told her and she also felt how can you leave a big place a come to this small thing here. And so yes as small as it was we started growing explanancially and maybe the quickest analogy of these will be the incomes I found here, the gross of 9million per year to currently a gross of 240 in those twenty years. That was you can see the kind of steps we are making and also the changes in standards and everything including employing professional staff. One thing we are proud of is I think all our staff wherever you see them they are professionals in that area and those we found and could be trained we have taken them for training, we believe in that and therefore they are offering a service that they are very much aware about. So that's how I ended up coming here in simple terms and my coming I think has been beneficial to the church, I took it personally as a mission I tell people I have a mission and sometimes they don't believe and I say this was one institution that I thought if it is ran well it will set an example for other institutions of the churches because why should commercial hotels do well and yet it as Christians who also use them and I thought God cannot lack talents, he has talents they only don't use them well and when I was at Serena's and any other place they will tell you as a Christian yes manage your faith in a Commercial hotel is not easy but at the same time I tried my level best and brought the same. What amazed me is mess you use in terms of puverage in a Christian institution, something that was not happening in the secular hotels that easily. So it was first of all like you mean all of these can happen then the churches not responsible and I was reminding some people no wonder Christ was born outside the yeon because inside what is happening inside is not as good so and I was surprised this was a replica of whatever was happening here of all the other Christian institutions I mentored YMCA, YWCA, Presbyterian, SDA, Anglican with Grace and she always calls me and many of them called me they come and we lately we have been also trying to develop one for the friends church they have also come here, the Catholics have also come here because them they are not opening commercial, they have also come here

to try and see what is our secret and then of course the latest the Christian elder association Jack Estaus, the Jumua's that thing you see Mutava Musyimi discovered I think there is a talent in the quest house and I remember our bishop one day asking him he told us he asked him why don't you give us who guides you to develop all this things and he said you have the person with you. Yes in my committee and we used to round we started with Nakuru which was very small thing we build it up, Kanamai I don't think you have been to Kanamai lately, Limuru and all of them and we give them tough of what they are currently. So that changes the perspective and the perception that Christians or churches cannot run a business successfully, they can and we were given the good thing I thank our bishops presiding bishop's all of them and the church at large they gave us a free hand. Do it show us what you have done as long as you are transparent in whatever you do we have no problem you are the expert in that area, and that is the secret behind a success and that is one practice I love with the Methodist church, they will allow professionals to do it. If you fail of course it will be seen if you succeed it will be seen as well and you can see what has happened around us it has emanated from this. We have given a lot of support to the church we said we are not going just to run it and pay the staff and the rest no, we want to participate in co-business with why this facility was put up. One was to educate the church ministers and therefore we give that money and secondly was to expand the ministry in areas where it was not present.

Dennis: How much is the structure of the conference? How much does the church leadership gain from the structure of the conference?

Kibua: Yes first of all there is one thing I want to make clear for you because you are not a Methodist you may not understand the term conference has two meanings it's a dual meaning term; the conference is the supreme body that governs the church they let the Methodist work in fifty fifty the Lay and the Clergy so the head of the conference is elected as the presiding bishop and so this is in actual fact Methodist guest house and conference center is the center for that supreme body governs the church at the same time in the secular world then it is a conference as in workshops, conferencing kind of term.

Dennis: So you have turned the church organ into a sustainable society situation.

Kibua: Precisely because it happened to be coincidentally talking about the same let's say when you say because even others Presbyterian guest house they call theirs PCA Guest House and Conference but for us we know the conference is the ACK the same, although PCA has also changed theirs to a different you know as they rebranded they called it Milele. Which we may also think about in future because we are now going to grow bigger we are thinking of putting a five star facility we still have two acres here and calling it a guest house most Kenyans feel like it is inferior yet that is not the major what is the major is what happens in here and the word that goes out there they know this is a force to reckon with. So that is how the structure is, there is a conference at the top then the synods so Kenya is the connection as in total Kenya has also fortunately got Tanzania and Uganda was their mention areas for the Methodist as a connection and it therefore has a conference one conference then the synods we have ten then the Sackets, a synod is headed by a synod Bishop, the Sackets by a supretendant minister and then the sections and the church. The section is number of churches sometimes even one church depending on where we are and then of course the church or the congregation in general and whenever they said form the quarter limiting which have which happens in the Sackets to the synod ones there is always a ministerial session and then they meet together with the Lay people and that's how they govern the church and they are methodical as they call themselves the Methodist.

Dennis: So in a way you did not come here because you are a clergy the reverence you give to the church in spite of being a clergy.

Kibua: Exactly definitely and this being therefore what it is a conference institution meaning it is owned by the bigger body, now since the bishop and his team the standing committee cannot be able to come and fore see the day to day running of this institution they therefore suggested that we should have aboard of management not a board of directors in actual fact this was the first one to have a board of management otherwise the church runs with committees. If you check in the constitution it will still read as a committee management committee to help the CEO

and the General Manager and his management team run this facility and for them of course to have a reporting base and so we have a board at least once a month and that board has got sub-committees within it one dealing with finance and personnel, another one dealing with catering and physical facilities and they also meet once a month then they meet as a board and that's how we have been moving for the last twenty years.

Dennis: Those who are in the board meeting are they people who work.

Kibua: They are mixed also but not in that ratio of fifty fifty as you get members of the board you have got to elect people who will have relevant skills to be able to make right decisions so we have of course like the conference secretary is a Reverent and then we are in Sacket we call Laving tone Sacket so the superintended minister is also a member of the board so those are the two. Then the rest now are the experts from various fields in finance, physical facilities, and then in management, in communication and they seat with us and I am the secretary to that board.

Dennis: I was very impressed by your new development there, but how much is that, you know I used to come here I used to be involved with Navigators.

Kibua: These one, yes now I see where I used to see you Navigators with Nick Wanyoike.

Dennis: Yes.

Kibua: Now this one is going to the fourth year no, the third year it is three years you can see we even we handed another one which is going to be officially opened this August, this is block A, block B and now block C so we build an office park from that side, there will a guest house on this other side and those other two acres we are extending to and those other two acres we are extending to have service apartments and then probably a five star facility in order to be able to in these acres we have here to be able to enhance is them to be able to generate the maximum and there can be without putting OX in the same basket. Like developing a facility which is very prone to you know if anything goes wrong then it remains empty so it depends on how Kenyans.... yes the peace, instability of a country is a factor. So that

is an office park where our head office is now at the top floor of the first block [block A] and the rest is all rented so it generates money.

Dennis: Do you have space?

Kibua: Yes in the new one. But the space given is not as small, it is either you take a half a floor so is not very small. So that is how it has been am..... of course that is it, that's a university which am also a founder.

Dennis: Ok. Do you have any other project?

Kibua: I don't think there is any other project. No in the church I also go beyond managing, after twenty years of course we have set the systems at times it can run itself and that is the beauty of having systems that are working, they systems that please themselves. As a manager that is the best thing one can do, to delegate and yet not to applicate because you will be able to get reports and you know I believe in business which meets to take stock so every Friday my entries department we meet under my chair. Then every one month I will have reports from those departments and their meetings which are chaired by departmental heads and then you can see that same month the board will also have met. So all these information flows and will keep entangling each other and we are there to be able to get information flowing so we make corrections on time as opposed to where people meet once a year, if something has gone wrong then you have no chance of correcting it. Like now very soon this coming month we have a board retreat, we always do a retreat once a year to review what we have done and what we need to do. We have a strategic plan which we did the first one in 1993 when I was just one year and some months and we have been always reviewed, re-strategizing so every year we go and say what have we achieved, what have we not, what is the reason for not doing it and we have got parameters to tell us you have achieved or you have not achieved and we are audited by a certified public auditor every year and we report to the conference this is what we have done.

Dennis: How many presiding Bishop's have you had since you joined this church?

Kibua: Yes. I came in when Lawi Mathew was leaving, and then professor Ntangori took over. I worked with him throughout this term and then came Stephen Kanyaru

and his is also on his last few months because these August they will elect a new presiding Bishop who will take over from 1st January next year. We will be mentoring him in between August and 31st December and the first week of January they will deduct him and he will continue then this other one will step down. But you know the church requires that the Bishop who just went out in case of anything he stays ready for mentoring even during the conference he will be sitting there also throughout. He will be part of the delegate that's what they do. Even as pension in Methodist they is nothing like retiring from clergy, it is called you retire supernumerally because it's a calling we have and therefore we cannot retire from the ministry, all you do is you change base you will be allocated somewhere in the church where you can serve.

Dennis: Thank you very much. This discussion has been very helpful. How many rooms do you have because I need to know?

Kibua: we have got 80rooms, there are some standard rooms and bishops rooms by the way that information you can pick from the reception. Pick a brochure with our tariffs and all that and any time you need information just call and ask. I know this place because like here where am sitting this was the first guest house to be official build in 1972 by money given by money given by a mother church of this diocese bought this land with three houses one is still there two have since been removed and they built this as official where the reception is it was a car park. So it has been changed even where am seated is a small kitchen you can see it was a wall which came down. This was not there this was an apartment, sitting room and bedroom of the care taker. A muzungu lady who had retired from the principal she came and became the head of this institution as a first manager and generally it has grown in faces. The other bigger face is what we have seen out there when our board was inaugurated by Moi then the other one is another face which we did when I was here and now we have gone on and on. So this facilities you have to keep changing them they are very... this is an industry that is very dynamic. Those days they were sharing bathrooms you come out of the room, you put on a towel and go and shower. These days you don't, sharing a room even with a stranger was not a

problem but these days everybody for himself they want to stay in a room which is self contained including our homes.

Dennis: Do you have internet?

Kibua: Yes we have. Like here now internet, this is a hot spot entire place, if you came with you gadgets which is Wi-five and that's another secret, technology has not left has because we believe if don't do things when others are doing them you will be left behind. So we were able to do that you can now pay your bill when you are in the US, you can sent money direct into the account E-commerce in other words, so we have moved in that direction we are not behind at all.

Dennis: Ok, thank you very much you have a very rich conversation I find it very helpful.

7b. Kiswahili transcript of interview held with Godfrey Sehaba on 14th January 2011 in Morogoro Tanzania.

Dennis: Naomba unielezee jina lako na kazi unayofanya, na unafanya kazi namna gani, na unafanya kazi wapi.

Godfrey: Mimi ni Askofu Godfrey sehaba kutoka Morogoro hapa Tanzania. Na kama Askofu nimefanya sasa huu ni mwaka wa pili nimeanza. Lakini nimekuwa mchungaji tangu mwaka wa Elfu moja na tisini, nimekuwa mchungaji kwa muda mrefu zaidi. Na katika uchungaji nimefanya kazi mbalimbali, kama katibu wa kanisa. Ndio umri wangu wa kazi na majina yangu.

Dennis: Nataka ujaribu kunieleza ni vitu gani umeona kwa diocese hii na ni vitu gani vinavyo weza kujiendeza na kujitegemea, katika diocese hii ni kazi gani umepata na ni kazi hujapata.

Godfrey: Diocese hii ya Morogoro ni matokeo ya kazi ya Mishonari, kutoka Uingereza na baadaye kutoka Australia na hapo zamani diocese ilikuwa inapokea misaada mingi kutoka inje. Ilipokuwa inapata matatizo ya kuendesha kazi zake ilisababisha wale wamishonari kutafuta njia za kusaidia. Na mara nyingi walipata misaada kutoka kwao lakini jinsi miaka ilivyoendelea kwenda na misaada iliendelea kupungua. Jinsi misaada ilipoendelea kupungua. Na katika hii miaka ishirini diocese yetu imeendelea kujitegemea na kupunguza misaada kutoka inje yasiwe ya kuendesha kazi. Kwa sababu kuna misaada ile ya kimiradi mbalimbali lakini kuna misaada, uwezo wa kufanya kazi. Katika kufanya kazi tunaendelea kujitegemea na kwa kweli kufikia hapa tulipo sasa hivi, diocese yetu haitegemei tena fedha za kutoka inje ya kufanya kazi zetu ingawa bado hatuna uwezo mkubwa sana wa kufanya miradi yetu ingawaje tumeanza kufanya miradi mingine kupitia sisi wenyewe. Sasa kitu ambacho kinatumwa katika diocese yetu ni matoleo, sadaka za wakristo. Matoleo ya wakristo imeweza kusaidia diocese yetu kujitegemea na sadaka za wakristo na sio kwamba wanachanga vizuri sana. Na bado kuna changamoto ambazo tunaendelea kujifunza na kuwafanya wakristo wetu waweze kuchangia kazi ya kanisa vizuri kwa uwezo wao walionao. Lakini tuseme hapo nyuma wakristo waliendelea kuchanga sadaka kama kawaida Jumapili, lakini pia

walifanya kazi za mashamba. Kila kanisa kulikuwa na mashamba, walilima shamba na mavuno yale pia waliyauza na kuweka pesa katika mfuko wa kufanya kazi katika kujitegemea. Kuna sadaka ambayo wakishachanga jumapili lakini pia kuna matoleo ambayo wakristo walikuwa wamefundishwa kutoa ahadi kwamba mungu akinibariki nitaoa shilingi fulani. Hayo ndio mapato yaliyoendelea shuguli zetu za diocese. Na imeendelea lakini kwa muda wa miaka kumi iliyopita, mkazo wa mafundisho yetu ilikuwa sasa sio kuwatia watu moto watatoa pesa ngapi kwa kanisa kwa mwaka. Lakini wakristo waweze kutoa zaka (10%) ya mapato yao. Na mafundisho hayo tunaendelea kuwafundisha wakristo na sasa hivi kuna wakristo ambao wanatoa zaka na imebadilishwa kama matoleo ya kanisa kwa sababu kwa muda wa miaka kumi iliyopita mapato yanaendelea kukuwa juu kila mwaka, lengo yetu inapita kila mwaka na hata mwaka huu napata taarifa leo hii jinsi fulani mwaka huu umekwenda. Tumeenda juu zaidi ya lengo letu, lakini kwa sababu wakristo wanatoa sadaka, na ukienda jumapili kusali kwa kawaida watatangaza matoleo, sadaka ilikuwa shilingi fulani ama mchango wa shukrani shilingi fulani lakini zaka inakuwa juu kuliko mapato mengine. Na sio kwamba wakristo wote watoa zaka, ni wachache ambao wameelimika na kuamua kufanya hivi lakini imeleta mabadiliko makubwa. Na kama tutafanikiwa hapo baadaye wakristo wengine nao ni kwenda kuongeza idadi ya watu wanaotoa ten percent ya mapato yao wakishakuwa na uwezo mkubwa sana. Si tu kkujitegemea kwa kuendesha kazi lakini hata tunaweza kufanya miradi katika diocese yetu.

Dennis: Na ni maparishi mangapi kwa sahizi?

Godfrey: Maparishi tisini.

Wakristo katika diocese yetu bado tuna changamoto watu wetu hawatoi takrimu vizuri lakini takrimu tulioayo ni watu laki moja na thelathini. Bado hawafanyi vizuri sana katika mambo ya takrimu.

Dennis: Na kwa mafundisho kuna vitabu kadhaa mnatumia kufundisha, ama ni jinsi gani mnatumia kufundisha mafundisho haya.

Godfrey: Tunafundisha umuhimu wa kumtegemea mungu na kutoa zaka na tuseme ya kwamba kuna watu wana vipawa vya kufundisha mafundisho hayo ya zaka kwa

hivyo wakristo wameendelea kupokea mafundisho hayo kutoka kwa wachungaji wao, lakini pia tuawatumia watu maalumu wenye vipawa za kufundisha vizuri wamefungua katika maeneo yetu kufundisha kweli tumetumia njia hizo.

Dennis: Na kanisa ina uhusiano wowote na serikali, yaani vitu kama hivi serikali imekubali kufanya kazi na kanisa.

Godfrey: Serikali inafanya kazi pamoja na kanisa na labda tuseme hata saa hizi kwa mambo ya afya, kuna hospitali bila kupata msaada wa serikali isingeweza kuendelea vizuri kwa sababu hospitali yenyewe inajitegemea kwa asili mia arobaini na sita asili mia hamsini ni watu wengine pamoja na serikali. Serikali inalipa mishaara ya wafanyi kazi, kilipa kodi ya vitanda zile tukonazo na kufanya shuguli mbalimbali. Ni katika mambo hayo ya afya serikali inatusaidia na sasa hospitali zetu ziko vijijini na htuzitegemei sana kwa sababu ile bei tunayo charge watu ni bei ya biashara ni kusaidia watu vijijini pia gharama yetu iko chini ili kuweza kusaidia watu waweze kupata huduma na hata ndipo serikali ndipo inapoingia pale kusaidia ili tusiweze kuongeza gharama na kushindwa kuwasaidia wale watu wa chini walio maskini wengi.

Dennis: Na mna uhusiano wowote na watu wa biashara katikati yenyu ama katika kuendesha kanisa.

Godfrey: Hiyo bado, hiyo hasa ni kwamba tunaowafanya biashara wengi sana kanisani na ninadhamini mchango wao kanisani wanotoa kwa sababu wanatusaidia, wanachanga kama tunavyokuwa na harambee fulani wanakuja wanatusaidia kuchangia zaidi ya watu wengine, lakini hatuna mpango maalumu kama kwao wafanyi biashara tufanye nini. Wamekuwa wakichangia kama wakristo ingawa mchango wao ni mkubwa sana. Ingawa wamekuwa wakichangisha mchango mwingine wa kufanya wao kukaa pamoja, kwa mfano tumekuwa na kazi hata ya kukarabati kanisa letu walikuwa hata na vitu mbalimbali hata vya kusaidia kanisa kwa hivyo tumeuona mchango wao lakini hatujui wanampango maalum kwa ajili ya wafanyi biashara peke yao.

Dennis: Huwa mna wahudumia, kuwatembelea ama

Godfrey: Huwa tunafanya hivyo kama wakristo wa kawaida, mmh,mmh, kabisa, kabisa, ndio.

Dennis: Ni jinsi gani kanisa inaweza kuwatumia kupitia vipawa vyao, si kutoa pekee lakini pia vipawa vyao, ni vipawa gani kanisa inaweza kutumia hizo vipawa.

Godfrey: Ndio, ni ukweli kwamba kuwa na hawa watu wa biashara katikati yetu ni baraka kutoka kwa mungu na tunaweza tukawatumia vizuri kwa ajili ya kazi zetu. Kitu cha muhimu kufanya naona kwa mawazo yangu mimi, hawa kuwafundisha huwasaidia wajue ya kwamba mungu amewabariki sio kwa ajili yao tu lakini hata kwa ajili ya kazi ya mungu, kwa hivyo kuwaonyesha baraka zao mungu amewabariki na wanchangamoto ya kutumia sadaka zao kwa ajili ya kazi ya mungu. Kwa hiyo hicho kitu kinaweza kuwa kinafanya vizuri sana lakini tukiwatia moyo hawa, kuwafundisha wanaweza wakasaida kanisa vizuri sana kwa sababu wataona sisi tunadaiwa na mungu kufanya kitu fulani hiyo changamoto inaweza ikawasaidia kuendelea kufanya zaidi. Na hatujafanya hivo sana.

Dennis: Kile kinawapatia changamoto zaidi ni mkitembea huku inje kuona mmejenga vibanda vya wafanyi biashara ama kanisa, nani aliansisha na alikuwa na sababu gani na inaendeshwa vipi?

Godfrey: Kwa kweli tunashukuru mungu tulifikia hatua ya kupata vibanda hivyo lakini baadaye ndipo tukafikiri kwamba tumechelewa sana kuwa na vibanda hivyo. Lakini basi ni wawazo ya hii kanisa kuu Cathedral ndio inayo miliki hivi vibanda, lakini hayo ni mawazo yalikuweco na wachungaji katika kanisa kuu na wazee wa kanisa waliopo kanisa kuu waliona kwamba tuko mahali pazuri hapa tulipo na tutumie nafasi hii kujenga vibanda hivi kwa mambo mawili, kwanza ni fence kuweka usalama ndani ya vibanda hivi lakini fence ya kawaida lakini tuliona fence iliyomuzuri. Lakini pia ni njia ya kulipatia kanisa fedha, kwa hiyo wachungaji wa kanisa kuu na wazee wa kanisa walikuwa na mawazo haya na wakaamua tufanye hivi. Na tumefanya hivi wale watu wanaomiliki vibanda hivi wanajenga kwa pesa zao wenyewe. Kanisa hatukuwa na fedha za kujenga.

Dennis: kwa hivyo mkawapatia nafasi wajenge.

Godfrey: Sisi tulikuwa na plan kutoka zamani na tuliamua kuwa na majengo yenye dhamani ambayo tunasimamia lakini watu wale tunafanya mkataba na wao, wanajenga vibanda na kwanza kwa miaka mitano mkataba wetu kwamba watauza lakini sisi tutachukua kodi kwenda miaka mitano lakini baada ya miaka mitano, tunaamini kwamba gharama zao walizotumia zimesharudi lakini baada ya miaka mitano na tukaanza kulipa kodi kwa kanisa na tumemaliza miaka mitano mwaka jana na mwaka huu ni wa kwanza kuanza kulipa kodi kamili kwa hiyo. Lakini pamoja na hayo ile miaka mitano walitoa pesa kidogo si gharama kubwa ili kuendesha miradi hiyo vizuri, lakini sasa tunapokea asili mia mia ya kodi.

Dennis: Na itakuwaje wale walikuwa wanajenga hapo, walikuwa ni watu wa kanisa au wlikuwa tu watu wa inje.

Godfrey: Kwa kweli kwa sababu huu mradi ulikuwa umeanzia kanisani, wakristo walikuwa watu wa kwanza kuujuu mradi na wakristo walikuwa wa kwanza kuuomba mradi huu kwani hata wakristo walijenga vibanda vyao lakini sasa hivi si kwamba wakristo wote waliojenge ndio wanao miliki vibanda hivi. Inatokea ingawaje sio katika mkataba hata kwenda lakini imetokea pasipo ingia inchini kama biashara lakini anaomba mfanyi biashara mwingine afanye. Kwa hiyo anapata pesa zaidi analipa kodi kwake zaidi na kiasi kingine kinapaswa kulipwa kodi kwa kanisa. Lakini hapa wakristo walikuwa wa kwanza. Pia ukitembea kwenye maeneo haya utaona vile vitu ambavyo kanisa halipendi kivipromote na havipo katika majengo yote haya.

Dennis: Lakini wanatambua hili kanisa.

Godfrey: Vitu hivi ambavyo kanisa halipendi hawafanyi biashara inje na utaona yale matangazo yalioko ni yale ambayo kanisa limekubali kufanya hivyo kabisa. Hawapigi kelele, kuna ibada mbalimbali inafanyika kwa hiyo utulivu na hatujapata tatizo lolote mpaka sasa kwa bidhaa zinazouzwa hapo hatujapata tatizo la shida mbalimbali kuna utulivu mzuri sana unaendelea.

Dennis: Wakati nilikuwa hapa mwezi wa pili mwaka uliopita nakumbuka kulikuwa na ukame wakati huo na kuliwa ni wakati wa njaa na ni kama vile zaka za wakristo na umeniambia kuna upungufu katika pesa. Ni nini kilifanyika hapo katikati?

Godfrey: Sasa kuna kitu cha ajabu ambacho mpaka sasa sijui ni nini lakini kwa sababu mungu yuko pamoja nasi. Kulikuwa na matatizo hayo kuhusu tatizo la njaa ambayo kulikuwa na mafuriko mwaka jana mwezi februari maeneo mengine katika maeneo yetu lakini ukweli ni kuna watu watakaotegemea kutakuwa na mapungufu yatakao tokea katika matoleo ya watu lakini si hivyo. Tumekuwa tukiona mabadiliko makubwa sana, watu waliovuka malengo yao kwa hivyo kama wanasema waliona hiyo. Lakini sasa hivi nikiangalia katika matokeo yake hapa, parishisi zote zimevuka malengo yao na kama nilivyosema kwamba tumezidi lengo letu wakati wa shida na mataatizo.

Dennis: Na huyo alikuwa emestaafu alikuwa amekaa miaka ngapi?

Godfrey: Miaka ishirini na moja, na kwa kweli mimi nafanya kazi katika mavuno katika kazi yake. Kwa kweli.

Dennis: Nani katika uongozi wake alionyesha haya, watu wote wanakula vilivyopandwa na nani na maisha yake inaweza kuwa inazungukia wapi kwa vitu hivi.

Godfrey: Wakati alianza kazi yeye kwa kweli ilikuwa ni kipindi ambacho wafadhili wapunguza misaada yao kwetu alianza kazi waki hakuna pesa za kutoka inje kutusaidia. Wakati wakristo bado wanafikiria kupata misaada kutoka inje kwa ajili ya kujenga makanisa yao, kujenga nyumba za watumishi na mambo kama hayo. Lakini kiti ambacho yeye alifanya na ambacho alifanya vizuri sana ni kuwa alifundisha na tunajua kujitegemea sisi wenyewe. Ilikuwa ni ngumu kufundisha watu wakubali kubadilika kutoa pesa zao kwanza kujenga makanisa na nyumba lakini baadaye waliona askofu hawapi misaada kwa hivyo baadaye walibadilika wakaanza kufanya wenyewe na kwa kweli kwa kipindi chake watu walijenga makanisa yao kwa nguvu zao wenyewe. wamejenga sana makanisa yao ya kudumu, wamejenga nyumba za watumishi kuwa mzuri sana wakati wake kwa sababu kama alivyowaambia ndivyo walivyofanya kwa sababu hakuna pesa. Hakutoa msaada wowote na watu walijua ni sisi kufanya wenyewe.

Dennis: Anaitwa nani?

Godfrey: Anaitwa . Mageni, kwa hivyo alifundisha tuseme hata mafundisho niliokueleza ya zaka, yaliyoanza zamani katika kipindi chake.

Dennis: Na unafikiri mafundisho ya siasa inaweza kusaidia Watanzania kuwa na kusimama na kujitegemea, kwa sababu najua hapa Tanzania nyinyi hukua na huo msimamo wa kujitegemea tangu kanisa ile ilikuwa milele na milele.

Godfrey: Siasa ya ujamaa na kujitegemea sidhani kama ilifanikiwa katika inchi yetu ya Tanzania, kwa muda mrefu watu waliendelea kujifunza siasa ya ujamaa na kujitegemea na sidhani kama mpango wowote uliendelea na hapa niseme kwamba miaka kumi ambayo wakristo wameanza kufanya vizuri zaidi. Na baada ya kuanza kufundisha kama nilivyosema mambo ya kutoa zaka zaidi. Kwa hivyo mafundisho yalivyobadilika watu walianza kubadilia lakini kama kuna uhusiano wa moja kwa moja katika ile siasa iliyokuweka na mabadiliko tunayo ya kujitegemea. Labda nitafnya utafiti kujua zaidi.

Dennis: Ni kitu gani ilikuwa inaumiza sana, kutoka kwa bibilia kuna mafundisho ya kujitegemea

Godfrey: Ni kama sasa nilivyosema miaka hii tulibadilisha mafundisho na mabadiliko yameanza kuteremka pia.

Dennis: Nashukuru, hayo yatasaidia na nashukuru kwa wakati wako pia

Godfrey: Nimeshukuru sana, mungu akubariki.

Dennis: Tumesema kuwa kuna kitu moja kile tumegawa mara mbili, moja ya kwako na pili ya Morogoro, na umesema kuhusu matoleo, hebu nieleze.

Godfrey: Kuna tofauti katika diocese yetu na diocese zingine baada ya mafundisho tuliyoyafundisha ya utoaji, kwa mfano kwa majirani zetu tunaweza tukatumia mfano huo tunapakana na diocese ya mpapa hapa na hayo tulizungumza na askofu wa diocese ile. Anazungumza tofauti mkubwa ulioko kwetu na kwao. Kwa mfano kuna kijiji kinaitwa Majawanga kinapakana kati ya Gairo pale, Majawanga, kuna Majawanga upande wa pili ni diocese ya Mpapa na Majawanga upande wa pili ni Morogoro. Majawanga upande wa Morogoro matoleo wanayotoa wao, wale wanaolima mashamba pale pale na wengine wanaolima huko na huko na wanalima

kule lakini matoleo yao ya jumapili moja katika kanisa la Majawanga la diocese ya Morogoro ni matoleo ya mwezi mzima jumapili nne ya kule Majawanga ya diocese ya mpapa lakini si eneo la majawanga peke yake na kuna maeneo mengine tulipakana vile vile kuna mabadiliko katika matoleo na hata majirani wenzetu wamekubali kwamba sisi tumebadilika katika matoleo baada ya kuanza mafundisho kutoka kwetu ili kuingiza katika maeneo yao.

Dennis: ok.

Godfrey: Ndio.

8. Transcript of Interview with Wanjau held on the 19th of March 2014 in Nairobi Kenya

(The questions were being asked by Dennis and the responses issued by the interviewee- Wanjau)

Tell me your name and your involvement with the Presbyterian Church of East Africa (P.C.E.A)...

My name is George E. Wanjau or George [*unclear*] Wanjau; I was born within the PCEA and trained for the ministry at St. Paul's college Limuru; Before I got to training, I worked with the Anglican Church at Embu-St. Mark's college with friends was we began that college it was called a 'Normal School' but we worked together. But the call came when I was at Alliance early 1950's that is the time I accepted the Lord as my personal saviour and I wanted very much to be [*unclear*].

Then I trained *eer* after working at *eer mhhh* Kigali St. Mark's college Kigali we gave it even the name it didn't even have a name it was 'Normal School' (***Laughs***). So we worked very hard and *eer* it is the time I felt strongly about the call to the ministry. So I joined St. Paul's through PCEA and trained 1960 to 1968 a long time at Limuru, Britain, America and so on and then I came back. And then 1968 around August I was posted to St. Andrew's Church to work with the missionaries there and it wasn't easy. (***Briefly interrupts the interview to deal with some noise coming from people nearby***)(*Let me tell those people to [unclear]. (Miriam, tafadhali fungua hapa.....asante!)*)

So I came at St. Andrew's and the last time Gatu was our Secretary General at that time, that time you are mentioning, and *eer* he and I and all the upcoming leaders were greatly humiliated (***laughs***) by the missionaries so-to-be or even those who came to work for them and the [*unclear*] churches. And that is the time Gatu was able to go to *eer mmh* Princeton. He studied and came back with the idea of [*Moratorium*]. And it wasn't easy. I was working with a Scottish minister who was very friendly and very good. I got a church of the parish in 1973 and was doing well. So when he came, especially that time when he came, it was a very difficult time, early 70's I think it was. And so, he through Kenyatta negotiated the plot in South C

where we have a head office and the plans were drawn and so on and we were all ready to build the centre. Very unfortunately when we were building, when we were raising the funds there was something I was doing in the church and my colleague who was the [unclear] and [unclear] of Church of Scotland, he was my senior colleague. It was very hard, very hard indeed to be with us so I told him “You better go to this fundraising [unclear] at the head office and you leave me here at the church” because we noticed that every time we left the church alone, people came, you know, people started going to different places and that was the time when these younger churches were kind of forming. So we all stayed back and *eeer* it wasn't very good for me. I was nearly disciplined that I didn't go to the main function **(laughs)** of building the head office. Nevertheless, I said I'm sorry, I didn't mean to offend the whole church, after all it's my church and they have trained me and I'm ready to walk with the church. So we went on and that is the time I remember very well, when the Methodists, when Gatu came with the idea, the Anglicans' Bishops Bourne they were very interested in doing that work. The Methodists were also working hard and they got in [unclear] the buildings there at that time. They got a loan, an advance loan, yeah I don't know...

Yes, I've actually interviewed them and they told me about the loan...

Yeah, they got the money 5 years [unclear] **(laughs)**...that one I remember that time because I was very interested in the development. It was a very very difficult time, but we were able to raise the funds. Infact the church coined as we were going around raising the funds, they coined a song “*Hatuwezi kila siku kuombaomba na Baraka ziko tele hapa kwetu*” **(laughs)** Maybe Gatu told you about that. *Tegemeo letu ni kujitegemea*-we want to be self reliant. *Tegemeo letu ni kujitegemea*-self reliance. That was sung, that was **(Laughs again)** like areas, you know, they had songs to spread their doctrines and so on. So that was the song we sung every time. “*Hatuwezi kila siku kuombaomba na Baraka ziko tele hapa kwetu*”.*Kujitegemea ndio tunasimamia. Na wale wengine wa missionary wakakasirika wakasema “Nyinyi sasa mnasema “You want to be self reliant. You don't want us.”* And many of them left us.

Even those who were with us at St. Andrew's were going back to Scotland and it was not easy for the church. In fact I remember one missionary came to me and told me, "Now that you are in church, have you considered the running of a big church like this one?" and he took me to the tap, and he opened the tap, "This water is from the City Council. Do you think your people will raise money to pay for this water?" He showed me electricity, he said "You are used to *kuni* fire, this is not *kuni* fire. This is electricity and you pay for." He took me to the building (**while laughing**) like Jesus at the Mountain of temptation, *nikaulizwa "Hii nyumba? Do you think it will stand? Where do you get the engineers and so on to really stand with you so that this building can go on?"* and I wisely answered, I said "Well, the Lord will give me people who can stand with me so that we can do this work."

And before long, there came a man his name was Isaac Wanjohi, he trained in Edinburg as an engineer. So he came and joined my board-the congregational board which looked after the temporal affairs of the church. And I couldn't wait as Chairman of the Congregational Board, (**Laughs abit**) he kind of sat up and told them, introduced them, "I have a good gentleman who has come to join our Board here to help us in our development. His name is Engineer Isaac Wanjohi [*unclear*] City Council." There was someone who was working with him who was also at St. Andrew's a Scotsman. You should have seen me the way I introduced him very proudly and sure enough he helped me very much. We were able to tarmac the car park because up until then it was [*unclear*] and I was very happy. So we sang the song of "*Hatuwezi kila siku kuombamba na Baraka ziko tele hapa kwetu*".

So we raised the funds and work started of the building; very simple construction and it's still there at the head office but nevertheless it was done and built. You should have seen the offices where Gatu and his whole team of the head office were working. I had a better office even as a junior minister of the church; I had a better office than he had and so on and it was very very difficult and then they ridiculed him with the whole building of the head office. They ridiculed him and they ridiculed us, but we were determined that that office would be built; and it was built through the efforts of the people. Admittedly, we did get help. I don't think it's good to say

that we were kind of abandoned because the Church of Scotland I'm sure still sends some of the people they send in our hospitals and in some other areas-education. But mainly, the head [*unclear*] this project we did it like Gatu I'm sure told you but we were relying on God and our people learnt to give.

It was at that time also, *mmh* because, related to that is a great blessing that has come to the Presbyterian church through the charismatic movement, I'm sure the Anglicans have also benefited and the Methodists. And this is the charismatic movement by Joe Okayo and others.

Yes, I remember.. 1975...

These people emphasized giving. We were not really emphasizing giving, and especially tithing. We were not serious with tithing. It was paid lip service, it wasn't anything serious. And *eer* you know, we have learnt. I keep telling the people when I travel, that the charismatic movement has done us a great great blessing by showing us that we can do tithing of our resources, and not get poor, and get the work done. And *eer* I would say, the Presbyterian Church now stands because of tithing, tithe tithe, tithes and offerings. They have supported the church upto now. Admittedly, you know there are also problems that come with self reliance. You get money, and people get hungry for more. So, the pastors go beyond the boundaries that are set, to extort their congregation to give and especially for their own self maintenance. That is the weakness of this whole system where the pastors feel, you know, they too they can raise a bit of money for themselves and so on to by their motor cars, they want to buy plots if they are building a house. And *eer* at that time, when I became moderator in '85 one of the problems I found was that the pastors were not receiving their salaries; and it was very difficult. And I had told the people just that following year, not '75 but '76 "Please, let us start corporative movements within the church." 'oh, nooo' they were up in arms, didn't want that and it was kind of shot up in the air, it didn't start.

Yes....

When I became moderator, I told Kuria who was our Secretary General, “Please, we must do something.” And what made me do that, is to see a pastor get hold of the then finance officer of the church Samson Mbugua, get hold of him by the shirt and shake him because he wanted some money for fees of his children and money was not there. Money wasn’t forthcoming from the parishes. So he got hold of him and **(laughs)** [unclear] this is not the common scene I want to see. I want this whole situation changed immediately. So I urged for a corporative society and sure enough it was registered and so on and we began to pay. It has helped me do buildings and do various projects within my compound here. Even the vehicle I drive is as a result of the corporative and so on. So, the corporative movement has been a great blessing and there could be a better reliance than forming a corporative society. [Unclear] of the Anglican Church did that kind of thing with the ministers and in fact I was asking Gatu, “Why couldn’t you talk to your [unclear] to get a few hints as to how to enrich the ministers so that they don’t suffer the way they suffered?” and of course, we are all children of our historical times and there isn’t much we can do about that **(then laughs abit)**. We are children of that particular moment and there are aspects we don’t see.

Now, what about the Presbyterian Foundation, when was that began?

Just about that time, or a little later. But the Presbyterian Foundation was in order to safe guard. **(Pauses)** I think if you interviewed the people at the head office, they will give you the documents as to when exactly it happened. But it was through again Gato to safeguard the properties of the church because sometimes when we were out there in the parishes, the ministers would get some plots. I remember one minister, without naming him, who got plots and owned them in the area of Nakuru. They were his when he was given them by the City Council, he owned them and we didn’t want that. So all the properties of the Presbyterian Church of East Africa are invested in the Presbyterian Foundation and I think that’s the best thing that we borrowed from Joel[unclear] Mbugua.

Yes, because they were Church Commissioners?

Yah! Sure! So that has helped us a great deal. You know we have had a long case just locally here with a congregation that is building up in Karen Township and fortunately we discovered that there was a plot that was given to the Anglican Church in 1959 and they didn't want it. So they they...but in the books it wasn't written off. And we explored about it because Moi and his the kind of writing and gave it to someone else and then *eer* one of us who worked with the Lands Department found out that the plot really did not change...it was still Church plot. So we claimed it and we got it. But these last more than 7 years we have been battling it in the court and just this the other week we got it now. It was said, that plot now belongs to the Presbyterian Foundation of the Presbyterian Church of East Africa. The judge really ruled that that really settles the matter. So you see, Foundations have some benefit and it has helped us. The Presbyterian Foundation has helped us. But, I think the Presbyterian Foundation needed people with far greater sights into finances to kind of develop it and lay a basis to enrich the church so that like now the teething problems that we have at the university could not be there. Because, we have very rich people and able people, not only engineers and business men and all kinds are in the Presbyterian Church. Very able people.

Do you think that because of the Presbyterian Foundation and its assets that people may be tempted not to give us much as they should? Is there a relationship between the Church owning property and people's giving?

No, No! I don't think so. Because ***(clears throat)*** once people are convinced that something is worthwhile, they will do it. They have built churches, we have developed two hotels; Milele Hotel...infact three. Milele Hotel in Mombasa, Milele Hotel at the head office and Milele Hotel in Nakuru; and there are other common facilities owned by the church for the common good of the church. It is just that technicality requires very wise, very very wise financial guidance; and these days we have people trained. Did you write that book about finance?

Yes...yes yes... 'Mixing God with Money' God is using it a lot in the continent...

Very good; it is very very useful. I enjoyed that bit about 'The family and finance'. *(laughs)* So, *(clears throat once again)* that could have helped very much. If people were, you know, the gospel is persuasion. Even Peter preaching the day of Pentecost, it was the response of the people that gave the impetus of the church to move on, you see. So, once people are convinced that something is good, they will do it; and they won't count a cost like that fellow who wrote that beautiful prayer 'To Give and Not to Count the Cost'. [Unclear].

Ok, this is very helpful. I was just wondering, how big was the office when it was completed? First phase of the office at the headquarters? Do you have any documentation or any pictures anywhere?

(laughs)...the head office would have.

You know I went there, they sent me to St. Andrews's. St. Andrew's said the archives are in such chaos, they can't show me anything. So they sent me to talk to Wanjau, that is why I ended up with you.

(Laughs loudly)....oh my!!!!

Because none of them had any documentation or even any picture or even anything to show me how it looked like.

Gato is the one [unclear] has told you any the the history...

I may have to pass by his place...

Yeah, find out whether he has some pictures of the original head office. Of course, we added a few things later...

You don't have any pictures in your album of any?

Oh, No...because that we left [unclear]...

I think I'll pass by his place if I can remember the house, because I was here 4 years ago...

Yeah, he might be able to...[unclear]...built the apartments...[unclear]...they are near the church...and the [unclear] and they are bringing the church money for missions.

We have done a lot of work in Ukambani using that money. We have even gone to Samburu.

Yes, okay this is a very good example coz I'm trying to help younger church leaders to realize that we cannot look to the west anymore...

No! No!

Okay, thank you...

Interview Ends

Appendix G Consent to interview form and open ended questionnaire

UNIVERSITY OF SOUTH AFRICA

**DEPARTMENT OF CHRISTIAN SPIRITUALITY, CHURCH HISTORY AND
MISSIONS**

- **NAME OF STUDENT:** Dennis Tongoi E-mail: dennis.tongoi@gmail.com +254 728 812 060
- **SUPERVISOR:** Professor J.N.K.Mugambi E-mail: jnmugambi@gmail.com +254722753227
- **JOINT SUPERVISOR:** Professor Annalet Van Schalkwyk E-mail: vsahaa@unisa.ac.za +27-823217131

I am a student at University of South Africa (UNISA), and I am conducting interviews for my Doctoral Thesis. I am studying “**BUSINESS AS MISSION AND MISSION AS BUSINESS: SUSTAINING CHRISTIAN MISSION IN AFRICA-CASE STUDIES FROM EAST AFRICA 1975-2010**”

During this interview, you will be asked to answer two questions:

- **How can the gifts of business people who are members of our churches be realized and released for transforming mission?**
- **How has the sustainability of the church changed over the last 20 years**

However, please feel free to expand on the topic or talk about related ideas. Also, if there are any questions you would rather not answer or that you do not feel comfortable answering, please say so and we will stop the interview or move on to the next question.

All the information will be kept confidential. I will keep the data in a secure place. Only myself and my supervisors mentioned above will have access to this information. Upon completion of this project, all data will be stored in a secure

location by UNISA and will not be used for any other purpose other than this research without your consent.

Participant's Agreement:

I am aware that my participation in this interview is voluntary. I understand the intent and purpose of this research. If, for any reason, at any time, I wish to stop the interview, I may do so without having to give an explanation.

The researcher has reviewed the individual and social benefits and risks of this project with me. I am aware the data will be used in a Doctoral Thesis and that will be publicly available at the University of South Africa. I have the right to review, comment on, and/or withdraw information prior to the Thesis submission. The data gathered in this research are confidential with respect to my personal identity unless I specify otherwise. I understand if I say anything that I believe may incriminate myself, the interviewer will immediately rewind the tape and record over the potentially incriminating information. The interviewer will then ask me if I would like to continue the interview.

If I have any questions about this research, I am free to contact the student researcher or the faculty adviser (contact information given above). I have been offered a copy of this consent form that I may keep for my own reference.

I have read the above form and, with the understanding that I can withdraw at any time and for whatever reason, I consent to participate in today's interview.

Participant's signature

Date

Interviewer's signature

Appendix I Questionnaire for congregations related to interviewees

The following Questionnaire will be administered randomly for triangulation purposes: The heading CMS-Africa Questionnaire is intentional to allow for access to local congregations where this author has relationships-This was first tested at All Africa Bishops Conference organized by the Council of Anglican Provinces in Africa (CAPA) in August 2010 with the theme *“securing our economic future*. This questionnaire seeks to understand from participants their Knowledge and Attitudes towards sustainable mission in their context. This would corroborate my case studies and interviews. It is intentionally short to be filled in a Church service by a co-researcher to avoid bracketing.

Securing our Economic Future: CMS Africa – Questionnaire

Diocese name:

Parish name:

Date:

Introduction: CMS Africa exists is to equip leaders of the Church and leaders in the Church for Local and Global Mission. In this survey we seek to understand the needs of the Anglican Church in Africa so as to better serve her leaders.

Today's Date _____

BACKGROUND INFORMATION

- Name _____
- E-mail Address _____
- Nationality _____
- Name of Diocese _____ Number of Parishes ____ Age of Parish _____

Sex Male Female

Role in Bishop Clergy Lay

Church

Age 20-35 35-45 45-55 Over 55

- Education level

Primary school Secondary/high school
 University Post-graduate

- Professional/vocational training _____

- What is your involvement with CMS Africa?

I have never heard of CMS Africa

I have been involved in CMS Africa training

I am involved in a CMS Africa program/project

1: ECONOMIC SURVEY

Our Diocesan BUDGET is supported by:-					
			Not at all	Some	Mostly
a		GIVING from the Diocese			
b		GIVING from outside the country			
c		INVESTMENTS by the Diocese			
d		INVESTMENTS from outside the Diocese			
e		Our National Government TAX funds			
f		Other governments TAX funds			

2: MISSION INVOLVEMENT

Our Diocese has been involved in the following Mission endeavours in the last five years

		Not at All	A little	Some	A good deal of the time	Most of the time	All the time
a	Advocacy						
b	Agriculture						
c	Business as Mission						
d	Children						
e	Church Planting						
f	Community Development						
g	Education						
	Environmental conservation						
i	Evangelism						
j	Health						
k	Interfaith Dialogue						
l	Peace and reconciliation						
m	Theological Education						
n	Youth						

3: Human Resource Capacity

Number of Diocesan projects/ programs led by lay people							
a		None	A few	Some	A good deal of them	Most of them	All of them

Appendix J- United Nations Strategic Development Goals

[online] available <http://www.un.org/sustainabledevelopment/sustainable-development-goals/> [Viewed 15 November 2015]

Goal 1: End poverty in all its forms everywhere

Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture

Goal 3: Ensure healthy lives and promote well-being for all at all ages Goal 4: Ensure inclusive and quality education for all and promote lifelong learning

Goal 5: Achieve gender equality and empower all women and girls

Goal 6: Ensure access to water and sanitation for all

Goal 7: Ensure access to affordable, reliable, sustainable and modern energy for all

Goal 8: Promote inclusive and sustainable economic growth, employment and decent work for all

Goal 9: Build resilient infrastructure, promote sustainable industrialization and foster innovation

Goal 10: Reduce inequality within and among countries

Goal 11: Make cities inclusive, safe, resilient and sustainable

Goal 12: Ensure sustainable consumption and production patterns

Goal 13: Take urgent action to combat climate change and its impacts

Goal 14: Conserve and sustainably use the oceans, seas and marine resources

Goal 15: Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss

Goal 16: Promote just, peaceful and inclusive societies

Goal 17: Revitalize the global partnership for sustainable development