

**AN EXAMINATION OF CHRISTIAN VALUES AND
CORRELATED CONCEPTS IN SMALL BUSINESS
PRACTICES IN SOUTH AFRICA**

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In accordance with Rule G4.6.3, I hereby declare that the
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ABSTRACT

The purpose of this research project was to establish in what way Christian entrepreneurs, in this case owner-managers of small and medium-sized enterprises, drew on their Christian faith – as an identity-creating construct – in the day-to-day running of their businesses. Religion was identified as one of the significant contributing elements that form part of individuals' underlying values that are used to make numerous value-based decisions. Because SME owner-managers that adhere to the Christian faith constitute a fairly large segment of society in the Western World, a study of this nature can be regarded as a worthwhile undertaking that provides valuable insights related to how and to what extent this particular group of economic actors merge religious convictions with business operations.

The research was set up in such a way that SME owner-managers in South Africa, who were self-proclaimed Christians and broadly defined as members of the Protestant tradition, constituted the sample participants. The methodology regarded as most suitable was a qualitative, grounded-theory approach whereby interviews were conducted along the lines of a semi-structured interview schedule. An open-ended exploratory strategy was adopted that allowed respondents to convey their thoughts and ideas pertaining to the research phenomenon from their personal perspectives.

A number of conceptual and linguistic frames offered by the respondents – that gave language to the way they rationalised their faith in the context of managing their businesses – were recorded. A total of sixteen major themes and an additional eight sub-themes emerged from the data. The themes recorded and analysed were: faith, grace, calling, stewardship, kingdom, holiness, discipleship, discernment, love, relationship, anointing, inseparable dimensions of life, the Christian life journey, money, cultural perspectives and biblical principles, including the centrality of the Bible, integrity and honesty, sowing and reaping, humility, forgiveness, power of the tongue, importance of prayer and the centrality of Christ.

The research findings revealed that a correct understanding of the Christian identity as well as a correct application thereof is crucial in successfully incorporating Christian ideals in the market. Full integration of the Christian identity plus an internalisation of God's purposes and principles create an inner sense of direction that is less focused on external moral guidelines and codes of conduct – the phrase 'living from the inside out' seems appropriately fitting to describe a group of economic actors who pursue their business careers with a sense of calling coupled with a belief that their commercial whereabouts are distinctively linked to a transcendent objective.

In addition, general business administration guidelines, where the issue of religious affiliation per se is of no particular consequence, allow for the integration of the value concepts uncovered through the study by way of the corporate governance framework as contained in the King III report – particularly with reference to business practice interventions related to the formulation and implementation of core organisational values and moral codes.

Keywords: Christianity, Economics, Managers, Owners, Small Business, Religion, South Africa, Application of an Identity.

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DEDICATION

Dedicated to my loving parents,
Adam & Marthie van den Berg

TABLE OF CONTENTS**CHAPTER 1 BACKGROUND, FORMULATION OF THE RESEARCH**

PROBLEM AND OVERVIEW OF THE STUDY	1
1.1 INTRODUCTION	1
1.2 FORMULATION OF THE RESEARCH PROBLEM	3
1.3 RESEARCH OBJECTIVES	4
1.4 RESEARCH QUESTIONS	4
1.5 RESEARCH STRATEGY	4
1.6 RESEARCH DESIGN AND METHODOLOGY	6
1.6.1 Description and Selection of Research Paradigm and Methodology	6
1.6.2 Sample Population	8
1.6.3 Sampling Procedure	8
1.6.4 Data Collection and Analysis	9
1.6.4.1 Instrument used for Data Collection	9
1.6.4.2 Description of Data Collected	10
1.6.4.3 Data Collection Procedure	10
1.6.4.4 Data Analysis Technique	11
1.7 CLARIFICATION OF CONCEPTS	11
1.8 SCOPE OF THE RESEARCH PROJECT	13
1.9 ASSUMPTIONS OF THE RESEARCH PROJECT	13
1.10 THESIS LAYOUT	14

CHAPTER 2 A REVIEW OF RELATED LITERATURE – AN EXPLORATION OF ORGANISATIONAL ETHICS, VALUE CONCEPTS AND THE FUNDAMENTALS OF CHRISTIANITY	15
2.1 INTRODUCTION	15
2.2 ORGANISATIONAL ETHICS	15
2.2.1 Business Ethics – A Preamble	15
2.2.2 From Classical Theories to Ethics in the Modern Corporation	18
2.2.2.1 Utilitarian Ethics Theory	18
2.2.2.2 Deontological Ethics Theory	20
2.2.2.3 Virtue Ethics Theory	22
2.2.2.4 Ethics Theories in the Modern Corporation	24
2.2.3 General Application of Business Ethics in Practice	27
2.2.4 Business Ethics in the South African Context	36
2.3 AN OVERVIEW OF SMEs	44
2.3.1 Significance of SMEs in the Economy	44
2.3.2 Classification of SMEs in South Africa	46
2.3.3 SMEs and Sound Governance	47
2.4 A CONTEXTUAL OVERVIEW OF VALUES, MORALS AND ETHICS IN SOCIETY	50
2.4.1 Analysis of Fundamental Concepts and Relevance	50
2.4.2 Integrating Values in Economics	60
2.5 CHRISTIANITY AND THE CHRISTIAN WORLDVIEW	64
2.5.1 God’s Greater Plan With Humanity	66
2.5.2 Jesus Christ - The Man, The God	68
2.5.3 Sin, Pride and Human Nature	70

2.5.4 The Bride Of Christ, His Body, The Church	72
2.5.5 The Bible - God's Manual for Humanity	75
2.5.6 The Holy Spirit	77
2.5.7 Gifts to the Body of Christ and the World	80
2.5.8 The Cross - Instrument of Death, Instrument of Life	82
2.5.9 Communicating with God	84
2.5.10 The Kingdom	85
2.6 A CASE STUDY OF THE KRION INVESTMENT SCAM	88
2.6.1 Case Background	88
2.6.2 Extent of the Scheme	88
2.6.3 Judgement	89
2.6.4 Psychological Rationalisation	90
2.6.5 Impact on the Community	91
2.6.6 Relevance to the Research Topic	92
2.7 CONCLUSION	96
CHAPTER 3 A REVIEW OF RELATED LITERATURE – AN EXPLORATION OF RELIGION AND ECONOMIC PURSUIT	97
3.1 INTRODUCTION	97
3.2 CONTEXTUALISING RELIGION IN SOCIETY	97
3.3 THE INTERSECTION OF RELIGION AND ECONOMICS – AN OVERVIEW	103
3.3.1 A Spiritual View on Work	103
3.3.2 A Spiritual View on Finances	107
3.3.3 Christianity and Business – Some Normative Guidelines	110
3.3.4 Leadership	123

3.3.4.1 The Significance of Leadership	123
3.3.4.2 The Practice of Christian Leadership	126
3.3.4.3 The Development Process of Christian Leaders	130
3.4 PREVIOUS FINDINGS	133
3.4.1 Religion and Economic Activity	133
3.4.2 A Case History of the Werner Study	148
3.4.2.1 Background to Werner's Work	148
3.4.2.2 Calling	149
3.4.2.3 Stewardship	150
3.4.2.4 Witness	151
3.4.2.5 Holiness	152
3.4.2.6 General Christian Moral Tenets	152
3.5 IDENTIFYING THE RESEARCH GAP	154
3.6 CONCLUSION	157
CHAPTER 4 RESEARCH DESIGN AND METHODOLOGY	158
4.1 BACKGROUND	158
4.2 RESEARCH FRAMEWORK	160
4.2.1 Epistemological Framework	160
4.2.2 Selection of Research Methodology	163
4.2.3 Embedding the Interview-based Research into an Appropriate Methodological Framework	165
4.3 CONDUCTING THE RESEARCH	167
4.3.1 Sample Selection	167
4.3.2 Research Design and Data Collection	171
4.3.3 Transcription and Analysis of Data	174

4.3.4 Reliability and Validity	175
4.3.5 Ethical Considerations	178
4.4 CONCLUSION	179
CHAPTER 5 FINDINGS, ANALYSIS AND DISCUSSION	180
5.1 INTRODUCTION	180
5.2 FAITH	184
5.3 GRACE	188
5.4 CALLING	191
5.5 STEWARDSHIP	196
5.6 KINGDOM	198
5.7 HOLINESS	204
5.8 DISCIPLESHIP	208
5.9 DISCERNMENT	212
5.10 LOVE	216
5.11 RELATIONSHIP	219
5.12 ANOINTING	223
5.13 INSEPARABLE DIMENSIONS OF LIFE	227
5.14 THE CHRISTIAN LIFE JOURNEY	231
5.15 BIBLICAL PRINCIPLES	236
5.15.1 Centrality of the Bible	237
5.15.2 Integrity and Honesty	237
5.15.3 Sowing and Reaping	239
5.15.4 Humility	241
5.15.5 Forgiveness	242
5.15.6 Power of the Tongue	243

5.15.7 Importance of Prayer	244
5.15.8 Centrality of Christ	244
5.16 MONEY	245
5.17 CULTURAL PERSPECTIVE	251
5.18 CONCLUSION	259
CHAPTER 6 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	262
6.1 INTRODUCTION	262
6.2 RESEARCH OBJECTIVES REVIEWED	262
6.2.1 Primary Research Objective	262
6.2.2 Secondary Research Objective	272
6.2.2.1 Integration of Religious Tenets - the Christian Practitioner	273
6.2.2.2 Integration of Religious Tenets - General Directives	280
6.3 IMPLICATIONS FOR POLICY AND PRACTICE	283
6.4 LIMITATIONS	288
6.5 IMPLICATIONS FOR FUTURE RESEARCH	289
6.6 EPILOGUE	291
REFERENCED SOURCES	295
APPENDIX 1 - SAMPLE OF INTERVIEW SCHEDULE	327
APPENDIX 2 - FORM E (ETHICAL CLEARANCE)	330

LIST OF TABLES

Table 2.1: A Model of Business Ethics	27
Table 2.2: Virtues and the Threat They Pose	29
Table 2.3: Broad Definitions of SMEs in the NSB Act of 1996	47
Table 2.4: Summary of how Motivational Gifts Function	81
Table 3.1: Secular Business Principles versus God's Principles	104
Table 3.2: Differences between Godly and Worldly Leadership	130
Table 3.3: Ethical Views and Correlated Biblical References	143
Table 4.1: Overview of Participants	170
Table 6.1: Summary of Themes Discovered and Discussed	266

LIST OF FIGURES

Figure 2.1: Three Central Concepts of Ethics	17
Figure 2.2: Relationship between Ethics and Law	17
Figure 2.3: Network of Corporate Stakeholders	26
Figure 2.4: Some Influences on the Development of Personal Values	53
Figure 2.5: Logo of Savings and Credit Co-operative League of South Africa	94
Figure 2.6: Logos used by Prinsloo in the Krion Scheme	95
Figure 3.1: The Leadership Process	125
Figure 6.1: The Christian Identity Applied	276

LIST OF APPENDICES

Appendix 1 - Sample of Interview Schedule	327
Appendix 2 – Form E (Ethical Clearance)	330

CHAPTER 1

BACKGROUND, FORMULATION OF THE RESEARCH PROBLEM AND OVERVIEW OF THE STUDY

1.1 INTRODUCTION

Persell, Green and Gurevich (2001: 203) proposed that valuable insights could be gained through observing and studying civil society – particularly by providing a better understanding of the relationship between civil society, economic conditions and social tolerance. An examination of the owners and managers of small and medium-sized enterprises (SMEs), as a distinctive group within the civil society framework, could provide valuable knowledge pertaining to the relationship between business leadership and climate or culture within the business. Coetzee (2002: 54) indicates that business leadership and management are some of the key factors promoting a healthy atmosphere within business communities. Hamden-Turner (1990: 7) suggests that a critical link exists between leadership and culture since leaders shape culture. Culture again, according to Wijnbeek (1999: 94), has an impact on the attitudes of members of a particular social group.

Weber (1930) raised a central issue in his thesis “The Protestant Ethic and the Spirit of Capitalism”, first published in 1904, in which he attributed the world transforming economic progress in the Christian West, rather than elsewhere in the world, to the emergence and activities of the first entrepreneurs – the new class or so-called *bourgeoisie* (Engerman, 2000). Weber (1930) described a mechanism by which a Christian belief in *calling* – a higher or transcendent purpose – allowed these early entrepreneurs to align their work with personal values and beliefs. This alignment between business conduct and religious norms contributed to the onset of capitalism and a concurrent socio-economic reformation in Europe (Weber, 1930). Weber’s thesis laid the basis for an ongoing discussion among scholars pertaining to the topic of the link between religion and economic activity.

Sen (1997: 5) made an appealing observation with regard to the role of business principles and moral sentiments in economic success. He disputes two presumptions held in standard economic analyses, namely: i) the rudimentary nature of business principles (essentially restricted to profit maximisation), and ii) the allegedly narrow

reach of moral sentiments (often treated to be irrelevant to business and economics). The past two decades saw the headlines of several international business scandals, such as Enron, WorldCom and Tyco, at the centre of attention and with that a renewed emphasis on the need for institutional reform and an improved understanding of the role of values in the commercial domain became an imperative. Johns and Saks (1996) explain that values generate certain attitudes and that these in turn bring about particular behavioural outcomes.

In South Africa, the business sector has been inundated with an alarming level of inappropriate practices and embarrassments that were linked to outright profiteering, antisocial behaviour, corruption and fraud says Jerry Schuitema (2007: 6), a veteran South African economic journalist – virtuous business leaders often find it difficult to stand steadfast in a fiercely ‘*dog-eat-dog*’ and ‘*what’s-in-it-for-me*’ environment. Schuitema (2007) presents two arguments pertaining to ethical business conduct – the first is that companies and organisations are nothing more than a collective of individuals and are shaped by the choices of these individuals, as based on their perceptions and personal values. The second is that the belief that success in economics relies on the worst qualities in human nature – that higher qualities are incidental and not really part of sound, good business – is decidedly questionable.

An insightful survey done on several JSE listed companies in South Africa showed a strong link between the level of trust people have in a particular company and the underlying level of trust they have in the leaders of that business. The survey found that a company’s reputation rests primarily on its people, not trademarks or products (De Beer, 2008: 4). This is in line with the findings of Rossouw and Van Vuuren (2010) who argued that business leaders are key role players in institutionalising core values and ethical standards. As influencers of behaviour, opinion formers, policy makers, decision makers and moral role models, they are the custodians of governance and symbolic moral leaders. In an address to graduates in the Faculty of Commerce at Rhodes University, South Africa’s then minister of finance, Trevor Manuel (2006), argued that one of the key reasons why South Africa has not achieved enough in eradicating social inequities is because of a lack of moral leadership in the business sector.

In an increasingly secularising business domain, plagued by social and ethical dilemmas, more and more discussion is taking place around the significance of values. In his instant business classic, '*Built to Last*', Collins (2002) described the quality of *adherence to core values* as one of the essential traits of companies that were at the top of their game. More seminars and conferences dealing with ethics and values are organised and book titles dealing with values and ethics in commerce are rolling off the press by the dozen – the topic of business ethics and marketplace values has indeed become a contemporary focal point (Chakraborty, 2004: 34).

Rossouw (1994) suggested more than a decade ago that the unique nature of the Christian identity's angle on business ethics could contribute significantly in improving the bleak prospects associated with socio-economic dilemmas. He indicated that Christian business people had a vital role to play in developing business morality, on macro and micro-economic levels and that they had a responsibility and an opportunity to enter the corridors of influence, seeing that a Christian understanding of the world has profound implications for every dimension of life (Rossouw, 1994: 568).

The researcher suggests that – if indeed Christian business people have a significantly different approach to how they view business and if their behavioural attitudes are meaningfully shaped by their values – a good place to start is by trying to understand the concepts, beliefs and ideals they esteem, from their point of view. This study will consequently seek to qualitatively determine to what extent and how, if any, the Christian religious identity impacts on the way business activity is rationalised and conceptualised, specifically among the owners/managers of SMEs.

1.2 FORMULATION OF THE RESEARCH PROBLEM

The idea that Christians do business in a distinct way, i.e. distinguishing it from the broader norm, has been brought up and a number of scholars (Werner, 2006; Wong, 2008; Vorster, 2006; Fourie, 2012) have suggested that a relationship might exist between Christian ideals and correlated behavioural outcomes in the economic sphere, although there might be a degree of ambiguity in these findings. With an increasing emphasis on alternatives pertaining to spiritual traditions and preferences as well as a predominantly secular focus in the business domain, the question arises

whether Christianity as an identity-creating construct and the influence thereof on economic activity, is still a relevant factor (Werner, 2006; Schwartz, M.S., 2006). In addition, an in-depth understanding of exactly *how* a religious affiliation like Christianity, with its underlying beliefs, norms and values, impacts on the way that entrepreneurs and managers carry out their business activities is not sufficiently addressed in existing scholarly work – therefore, additional research might shed more light on this phenomenon (Tracey, 2012; Smith, 2008; Epstein, 2002; Kim, Fisher & McCalman, 2009; Werner, 2006).

1.3 RESEARCH OBJECTIVES

- The primary objective of this study is to investigate, discover and describe how Christian SME owner-managers in South Africa draw on and deploy Christian religious beliefs and values in the everyday running of their businesses;
- The secondary objective of this project is to make a business administration contribution in the form of recommendations for business practice, against the backdrop of Christian morality in the business ethics domain.

1.4 RESEARCH QUESTIONS

In order to successfully arrive at the proposed research objectives the researcher will attempt to answer the following research questions:

- Central question: What does it mean to incorporate a religious ethic within a business ethics paradigm, from the perspective of the participants in this study?
- Sub-question: In what specific ways, as reflected by their *linguistic* and *attitudinal* conceptualisations, would Christian SME owner-managers marry their faith with their business activities?

1.5 RESEARCH STRATEGY

The researcher discovered a research project that was performed in Europe by Werner (2006), wherein practising SME owner-managers, who were members of the Christian religious group, were examined using a qualitative method of in-depth interviews. Werner's (2006) study resulted in the identification of a number of themes that were used to describe the conceptual frames SME owner-managers used to link their religious ideals with their business activities. According to Werner (2006), SME

owner-managers were – owing to the absence of agency issues and incompatible external directives – regarded as the least prejudiced and therefore most suitable group of economic actors for an academic project of that nature.

By utilising a socio-psychological approach, Werner's (2006) research was aimed at providing insights into social, emotional and experiential aspects of the issue with the intention of describing the social phenomenon, to identify potentially important variables or concepts, to recognise patterns and relationships and to conceivably generate coherent theories or hypotheses, as outlined by Giacomini and Cook (2000).

The researcher regarded the methodology employed by Werner (2006) to be most suited to uncover conceptual and linguistic resources that are available to Christian SME owners in the everyday running of their businesses and decided that Werner's instrument would be used to fulfil the first objective of this research project. Through identifying and recording conceptual and linguistic frames, the researcher was in a position to fulfil the research objectives, i.e. to gain an understanding of the underlying value concepts that underpin the day-to-day decisions SME owner-managers make in their businesses and the subsequent formulation of practical recommendations for business administration.

Harré and Gillet (1994) pointed out that one of the main objectives in socio-psychological research, according to the discursive point of view, is to find out what resources individuals have to accomplish their plans, projects and intentions – what repertoire of concepts they have available as usable sign systems and what the capacities are for the uses of words and other symbols. By employing a socio-psychological research methodology and discourse analysis, the researcher was able to construct a proposal on how participants discursively formulate concepts and attitudes that are essentially based on and reflect their Christian religious beliefs and how they associate these concepts and attitudinal intentions with the variety of episodes typically encountered in their small business practices.

Myers (1988: 19) defines a theory as an integrated set of principles that explain and predict observed events whereas a hypothesis can be defined as a testable

proposition that describes a relationship that may exist between events. This applied study focused on the formulation of theory, rather than on the testing of existing empirical hypotheses – it followed a theoretical rather than a statistical logic and might be generalisable in terms of *theoretical* propositions rather than to *populations* or universes (Bryman, 1988: 90). The purpose was moreover to comment, in a reliable manner, on an in-depth insight into the research phenomenon, from the *point of view* and context of the *participants*. The overall aim was to accurately analyse the data and emerging inductive themes and transform those findings into relevant business administration guidelines that were inclusive of all the representative data. Induction is a type of reasoning, according to Charmaz (2006: 188), that begins with the study of a range of individual cases and extrapolates patterns from them to form conceptual categories. It is important to point out that the objective of a DBA thesis differs from that of a PhD study in that a DBA candidate does not seek to make an original theoretical contribution to the academic literature per se but rather to apply uncovered theoretical conclusions toward the formulation of guiding principles for business practice. The focus of a DBA thesis is therefore on the professional development of managers - by applying theoretical knowledge to the advancement of practice in a particular field - while that of a PhD thesis is on the professional development of academics, as stated by Perry and Cavaye (2004: 420).

1.6 RESEARCH DESIGN AND METHODOLOGY

1.6.1 Description and Selection of Research Paradigm and Methodology

There are two major approaches to research design. One approach is quantitative (experimental) research, which is substantiated by natural scientific methods and is limited to what can be measured and observed objectively (Welman, Kruger & Mitchell, 2005: 6). The purpose of this type of research is to discover universal law, that is based on scientific and mathematical explanations, in order to measure, predict and control events – researchers following a quantitative research design, in addition believing that their observations should be influenced as little as possible, ideally not at all, by their own perceptions, impressions and biases (Leedy & Ormrod, 2010: 21). A way of remaining objective is to identify a systematic way to scientifically control and measure variables of a phenomenon, from a random sample, in such a way that the results produced are independent of the subjects' experience thereof – conclusions are drawn through deductive reasoning and

represented through modelled data (Leedy & Ormrod, 2010: 21). The second research design, the qualitative (observational) approach, is based on the principle that researchers cannot objectively distance themselves from the phenomena they are studying and that the use of natural-scientific research techniques is considered inadequate and inappropriate to collect and interpret data, particularly in complex human behavioural science studies. Data analysed qualitatively are compared across data sources, across methods, and across time (Leedy & Ormrod, 2010: 25). What researchers observe is not the reality as such but an interpreted reality based on various dimensions of human interaction and experience – researchers seek to understand meaningful social behavioural phenomena from the perspectives of the people involved in their study and they rely on subjective and/or qualitative methods to conduct their research (Welman *et al.*, 2005: 6).

For this study the researcher employed a qualitative design and followed an inductive reasoning approach – as Werner (2006) did – in order to describe, decode and translate a particular social phenomenon and gain insight into the *how* and *why* issues of the phenomenon, from the respondents' point of view. The goal of the study was not to prove or disprove any particular underlying hypothesis, to formulate quantifiable statements or to uncover objective realities, hence Werner's (2006: 30-31) selection of a qualitative design proved to be most suitable. A qualitative research approach is not tied to specific methods and Werner's (2006: 28) selection of a suitable qualitative research method was largely guided by pragmatic considerations. She considered an ethnographic study, in which a mix of qualitative methods could be deployed, such as interviews (with both Christian SME owner-managers and people who were close to these owner-managers who could provide some insight into their actual behaviour), focus groups and participant observation. The fact that people's religious faith is a sensitive matter (Weaver & Agle, 2002: 91) that might have hindered comprehensive access, plus time-frame constraints, led Werner (2006) to opt for a methodology of qualitative, semi-structured, face-to-face interviews that contained research questions that were formulated from a socio-psychological perspective. Werner's (2006) design, that was anchored in a grounded theory methodology, restricted investigation of the research phenomenon to viewpoints from participating Christian SME owner-managers only – a methodology that was replicated by the researcher in this project.

1.6.2 Sample Population

The sampled population that participated in this study was made up of a group of 22 (Werner's group consisted of 20) actively practising owner-managers of SMEs that considered themselves practising Christians – those two elements constituted the selection criteria. The research sample consisted of South African citizens only and was not gender-specific. The significance of selecting SME owner-managers for this study lies in the fact that SME ownership and management coincide and that owner-managers are thought to be in a better position to align their personal values with economic activity than managers who act in the interest of absent shareholders - consequently the influence of Christian identity on economic activity is more likely to be observed in this group of economic actors (Werner, 2008: 460).

1.6.3 Sampling Procedure

The group of 22 suitable participants for the study was selected at the convenience of the researcher. The group was chosen by way of business networks and personal contacts, with ease of access considered an essential factor. The researcher is well aware of the fact that random samples are an important foundation in quantitative statistical studies; however, in a qualitative study such as this, where the principle goal was not to make statistical predictions about a larger population, the use of a convenience sample was an appropriate and adequate option for a project of this nature. The researcher was nevertheless mindful of the importance of a quality sample and while the chief objective was not to bring together a sample that was statistically representative of a larger group or population per se, care was taken to ensure that the sample members adequately met the sample criteria and certainly research findings were appraised and qualified accordingly. Participants were selected from two cities that were in close proximity and convenient range of the researcher and had a high concentration of suitable candidates to select from. Both the sample size as well as selection method were again aligned with the Werner (2006) study. It is significant that the candidates selected for the sample saw their Christianity as being a central part of their identity and not merely a religious belief perspective.

1.6.4 Data Collection and Analysis

1.6.4.1 Instrument used for Data Collection

The key instrument that was used to collect the data for this research was a semi-structured interview schedule (see Appendix 1) that was developed by Werner (2006). The interview schedule consisted of different sections covering various important aspects that could induce responses from participants that were significant and relevant to the research. The first section of the interview schedule dealt with business, church and personal background. The aim of this section was firstly to obtain factual information about the respondents and secondly to set them at ease and get them talking in a comfortable manner during the rest of the interview.

The second part of the interview schedule dealt with the connection between faith and business practice and in this section, it was particularly important to allow respondents extra freedom to give account of their personal experiences and views in a broad and unrestrictive manner. The link between faith and business is a central theme of this study and the goal was to obtain a very rich and textured compilation of personal accounts pertaining to this particular aspect of the research phenomenon.

The interview schedule finally included questions pertaining to wider involvement in the social community and respondents were asked about their perceived role in society and how they related to wider societal developments. An important observation coming forth from the Werner thesis is that this instrument was designed initially to predominantly yield information about the respondents' business practices and how they contribute to the common good. However, it was discovered that they produced accounts that rather provided more insight into conceptualisations than practices (Werner, 2006: 35). The researcher is mindful of the fact that huge discrepancies might potentially exist between the conceptualisations or intentions held by business people and the practices or behavioural outcomes they find themselves performing. The focus of this study however was to obtain in-depth insight into the various *concepts* and *frames of thought* of underlying values and notions held by practising Christians in business, not to report on quantified economic behaviour per se, hence the use of the Werner (2006) instrument seemed to be particularly appropriate for accomplishing that purpose.

1.6.4.2 Description of Data Collected

The main data source collected for this study was in the form of interview data obtained from respondents – the information was recorded in electronic format, transcribed and analysed. The interview procedure was loosely guided by the researcher in line with the pre-designed instrument, the semi-structured interview schedule.

The researcher also recorded his own written and visual observations during the entire research project, particularly during or immediately after interview activity, so that as many of the observations as possible were preserved. In addition, methodological notes were made throughout the data collection process for the use of the researcher, which could serve to remind the researcher of particular focal points or pitfalls to look out for that could affect research observations (Welman *et al.*, 2005: 196).

1.6.4.3 Data Collection Procedure

In light of the relatively small number of cases to be interviewed, all interviews conducted for data collection purposes in this study were carried out by the researcher in person. The interviews were directed by the researcher along the lines of the semi-structured interview schedule by means of an inductive technique, that is, the researcher used an open-ended and exploratory strategy, which allowed the respondents to convey their thoughts and ideas from their personal perspectives (King & Horrocks, 2010). The interview process was monitored so as to ensure the efficacy of the questions in order to extract quality and meaningful data. Throughout the process of interviewing the participants, the researcher was mindful of ethical considerations such as obtaining necessary permissions, disclosing the purpose of interviews and overall research objectives and ensuring the anonymity of respondents (Welman *et al.*, 2005). The researcher refrained from any form of interviewee manipulation or from treating them in any way that could make them feel threatened or uncomfortable. The interviews were conducted in the respondents' first languages, either Afrikaans or English or in a combination thereof.

1.6.4.4 Data Analysis Technique

After the field work was conducted, the researcher carefully interpreted the recorded data in order to draw meaningful conclusions. All interviews were transcribed by the researcher and thoroughly analysed to identify central themes that were identifiable in *key words* and *phrases* (Welman *et al.*, 2005: 211). The aim was to report on the main concepts that formed the background against which participants were able to explain and conceptualise their actions and to understand and interpret the concepts against the backdrop of the Christian context (Werner, 2008: 460).

Harré and Gillet (1994) explain that concepts are the basis of reasoning, which are expressed by words and are located in different languages. Hence, following a discourse analysis technique to unlock concepts that were personalised and meaningful to the individual seemed to be a reliable and sensible approach for this project. The fact that words contain deeper or even multiple meanings in different contexts complicates analysis and research considerably and accurate decoding and understanding of the research data can only be considered completed when 'all' concepts, attitudes or incidents have been recorded and interpreted (Harré & Gillet, 1994). In this regard, the utilised qualitative exploration of the rather complex research issue was diligently carried out.

1.7 CLARIFICATION OF CONCEPTS

SME - Small to Medium Enterprise. Classes of enterprises are as a rule based on turnover and number of employees. The researcher found that the definition of an SME varies in the literature. An SME in South Africa is classified based on employee total, turnover and business sector and has to comply with the requirements of the South African National Small Business Act, No 102 of 1996. Werner (2006: 33-34) indicates that the definition of an SME differs in Germany and the UK [Germany: 0-499 & UK: 0-249 – based on the number of employees]. For the purpose of this study, the researcher selected respondents in a similar fashion as Werner (2006) did, that is, owners of SMEs with a total employee count of between 1 and 100. Again, sticking to a replication of the Werner (2006) methodology, no enquiry about respondents' company turnover was included in the selection criteria and no

participants were asked to disclose any financial figures – that also contributed to the ethical soundness of the project.

Christian - For the purpose of this study, all participants described themselves as practising Christians and could be categorised loosely as conservative Protestants adhering to Bible-based beliefs, as described by Werner (2008: 451). Protestantism is defined in its full context in Encyclopaedia Britannica Online (2012) as “One of the three major branches of Christianity, originating in the 16th-century Reformation.” The term applies to the beliefs of Christians who do not adhere to Roman Catholicism or Eastern Orthodoxy. A variety of Protestant denominations grew out of the Reformation. The followers of Martin Luther established the evangelical churches of Germany and Scandinavia; John Calvin and more radical reformers such as Huldrych Zwingli founded Reformed churches in Switzerland, and Calvin's disciple, John Knox, established a church in Scotland, the Presbyterianism movement (Encyclopaedia Britannica, 2012). The doctrines of the various Protestant denominations vary considerably, but all emphasise the supremacy of the Bible in matters of faith and order, justification by grace through faith and not through works, and the priesthood of all believers (Encyclopaedia Britannica, 2012). In the early 21st century it was estimated that there were nearly 350 million Protestants in the world (Encyclopaedia Britannica, 2012).

Values - Argadona (2003: 23) defines values in a broad sense as: “Central desires or beliefs regarding final states or desirable conducts that transcend specific situations, guide the choice and evaluation of our decisions and, therefore of our conducts, becoming an integral part of our way of being and acting to the point of shaping our character.” He further states that “... values are reflected in decisions, the repetition of values in decisions shows the existence of a virtue (and strengthens it), and the body of virtues shapes a character, which gives consistency to subsequent decisions until a conduct is defined” (Argadona, 2003: 23).

Attitude - “A favourable or unfavourable evaluative reaction toward something or someone exhibited in one’s beliefs, feelings or intended behaviour” (Myers, 1988: 36).

Social-Psychology - Myers (1988: 3) defines social-psychology as the scientific study of how people think about, influence, and relate to one another. The scholar further points out that social-psychology is merely one of several perspectives that can be used to study human beings and that these different levels of explanation fit together to compose the full picture pertaining to a particular topic and that one level of explanation is not necessarily superior to another.

Linguistic frames – The term refers to the very community-specific language with which participants framed their accounts, the frequently referred-to contextual values, concepts and beliefs that were used inside a context-providing interview setting (Werner, 2006: 35).

1.8 SCOPE OF THE RESEARCH PROJECT

The researcher examined only one particular religious group, namely practising Christians in the broader Protestant context. Also, from a business perspective, the participants selected for this study consisted of South African based SME owner-managers. The reported findings of this research cannot be regarded as general realities pertaining to the research phenomenon outside these indicated boundaries. Additionally, the researcher is aware of personal and constitutional guidelines of sensitivity to religion and wishes to explicitly indicate that the reported findings cannot be associated exclusively with any particular religious group or specific segment of economic actors.

1.9 ASSUMPTIONS OF THE RESEARCH PROJECT

The first assumption is that it is accepted as fact that participants who indicated that their religious views impacted their conceptualisations and attitudes in the business context reported in a truthful and reliable manner. To determine if these attitudes toward economic decisions were in fact playing a significant role in the behavioural outcomes of these economic actors and to what extent economic role players really institutionalise their values, cannot be validly commented on within the scope of this study. Attitudinal expressions and behaviour may be subject to many influences – as Myers (1988: 73) points out, the connection between what individuals think and feel and what they do is affected by factors such as the existence and weight of other influences and the level of consciousness of their attitudes. People may for instance

be very aware of their attitudes in a particular setting because they are reminded of them constantly or they were acquired in a manner that makes them strong – that will strengthen the connection between attitude and behaviour.

Furthermore, given the qualitative nature of this study, where the principal goal was to gain in-depth insight into a particular phenomenon from the perspectives of the respondents, as observed by Welman *et al.* (2005: 188), the researcher recognised a positive relational link between Christian religious tenets and associated business practices. Participants in this study were selected on the basis of being self-declared Christians and positively professing that their faith had a causal relationship with the formation of their business practice concepts. The researcher therefore assumed that the attitudinal concepts reported in this study, even though they may look similar to those of non-spiritual actors, are in fact based on and connected to the reality of the participants' particular religious stances.

1.10 THESIS LAYOUT

In Chapter 1, the general ideas pertaining to the study, its significance, methodology and contributions are presented. The research objectives and related research questions are stated as well as research scope and assumptions. Chapters 2 and 3 provide a detailed exposition of the literature relevant to the subject area. The aim of these chapters is to illuminate the research topic and contextualise the focus of this study in relation to relevant literary publications and previous findings.

Chapter 4 focuses on the research design and selection of a suitable data collection instrument. An in-depth examination of the selected methodological framework is presented. The application of in-depth interviews as a data collection method is explained and substantiated and exact details as to how the study was performed are provided.

Chapter 5 presents an analysis and discussion of research findings. In Chapter 6, a summary of findings and contributing implications are presented. In addition, known limitations are discussed and suggestions for further research on the subject of religion and commerce are offered.

CHAPTER 2

A REVIEW OF RELATED LITERATURE – AN EXPLORATION OF ORGANISATIONAL ETHICS, VALUE CONCEPTS AND THE FUNDAMENTALS OF CHRISTIANITY

2.1 INTRODUCTION

In this chapter the researcher provides an outline of a number of themes that are relevant and central to the topic under investigation. The chapter starts off with an introduction to business ethics and the development thereof, which is followed by an examination of business ethics practices in general and in the South African milieu. The reader is subsequently offered an overview of SMEs as a distinguished expression of organisational entity and the matter of values and morality comes under discussion. Presented next is an inquiry into the most leading Christian faith principles and finally, a case study is discussed in which the significance of the relationship between values and economic activity is plainly demonstrated.

2.2 ORGANISATIONAL ETHICS

2.2.1 Business Ethics – A Preamble

The word *ethics* originates from the Greek word *ethos* and is defined by Merriam-Webster (2013) as: “the distinguishing character, sentiment, moral nature, or guiding beliefs of a person, group, or institution”. Shaw and Barry (2001: 3) define business ethics as the study of what constitutes right and wrong, or good and bad human conduct in a business context. Trevino and Nelson (2011: 19) describe business ethics as the study of principles, norms and standards that influence ethical conduct in organisations while Rossouw and Van Vuuren (2010: 4) indicate that business ethics revolves around identifying and implementing standards of conduct in and for business that ensure that the interests of all its stakeholders are protected and respected. Ethical behaviour occurs when one considers what is good for oneself and also what is good for others, according to Rossouw and Van Vuuren (2010); they explain that the concepts of *self*, *good* and *other* should always be included in a definition of ethics - if any of the three elements (Figure 2.1) is left out it becomes distorted. According to Trevino and Nelson (2011), the realm of ethics includes the law but also extends well beyond it and incorporates ethical issues and standards not addressed by the law per se – the fact that there is only a limited degree of

overlap between the legal and ethical domains (Figure 2.2) implies that something legal for instance, can be completely unethical. While the law and ethics both encourage appropriate societal interaction, the law does so through public and political process coupled with state enforced stipulations while ethics emanate from personal values, believe Rossouw and Van Vuuren (2010: 7). Wines (228: 483) notes that ethics cannot replace the legal and criminal justice system and ethics generally starts where the law ends – good business managers are not only law-abiding but also ethical.

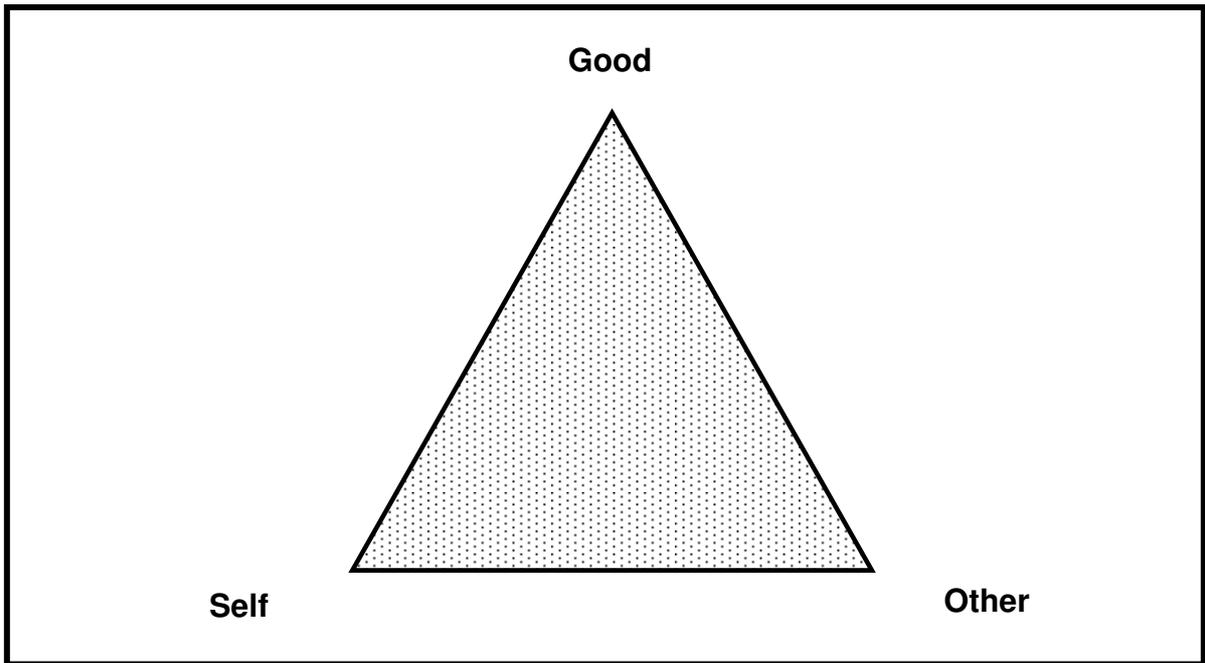


Figure 2.1: Three Central Concepts of Ethics
Source: Rossouw & Van Vuuren (2010: 5)

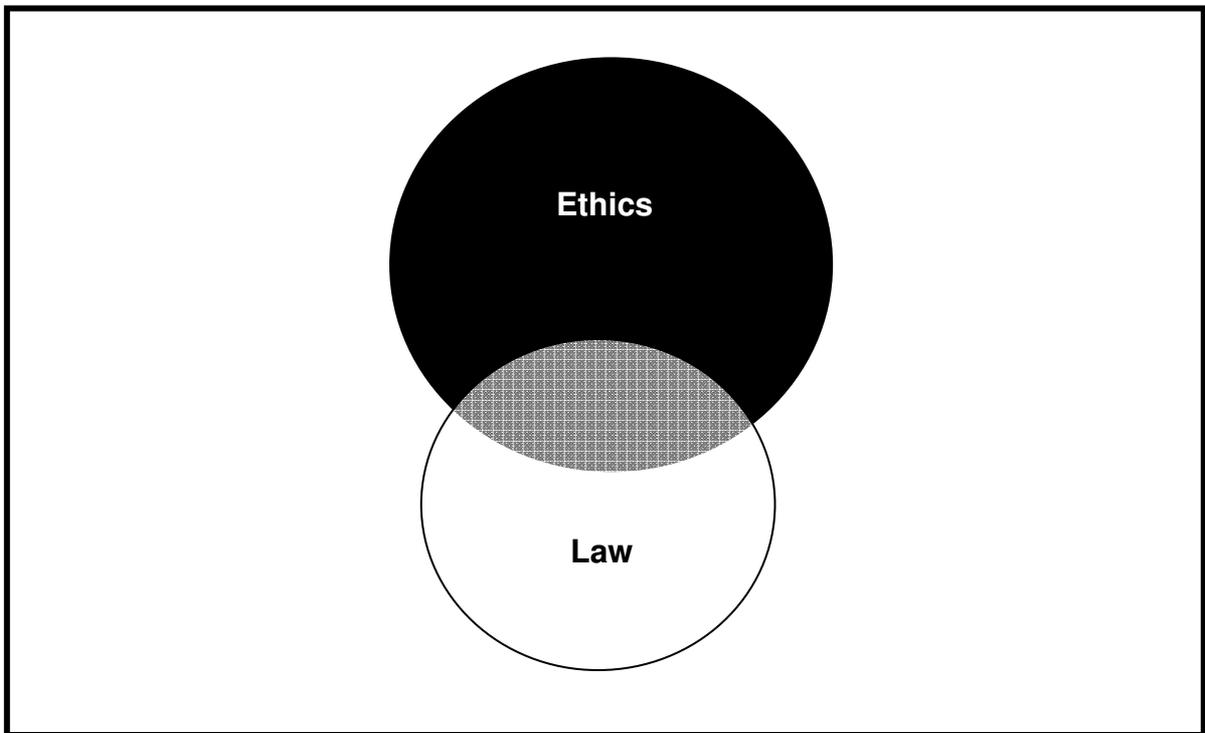


Figure 2.2: Relationship between Ethics and Law
Source: Trevino & Nelson (2011: 21)

Business ethics is becoming an increasingly important field of academic study – researchers started to study business ethics in the 1960s and ever since the number of business ethics research projects has continued to grow, coupled with an increased interest in business ethics from executives, industries and society alike (Trevino & Nelson, 2011). Koslowski (2008: 32) argues that ethics and economics might seem to be inimical brothers, that they do not belong together – yet, most crucial choices people make have an ethical and an economic dimension and the optimisation of a particular decision requires doing justice to both of these dimensions. The author continues by stating that a theoretical synthesis of economics and ethics involves much more than the formation of ethics guidelines and organisational policies, rather it is a foundational theory of its own kind, not just an application of ethical principles to concrete cases (Koslowski, 2008: 44). The significance of business ethics is relevant in three major areas or broad dimensions of business, namely: the macro-economic system and associated wider socio-political framework, the organisational dimension and the micro or individual dimension that boils down to the economic actions and choices of individuals (Rossouw & Van Vuuren, 2010).

2.2.2 From Classical Theories to Ethics in the Modern Corporation

2.2.2.1 Utilitarian Ethics Theory

The utilitarian ethics theory suggests that the morality of actions should be judged by the consequences of these actions and essentially rests on the basis that something can be considered good or right if it produces the greatest amount of pleasure (or lack of pain) for the greatest number of people (Rossouw & Van Vuuren, 2010: 76). This implies that the correct course of action in any given situation is the one that maximises positive outcomes for the greatest number of people and leads to the greatest overall happiness (Sadler, 2011). Two classic representatives and proponents of this theory were Jeremy Bentham and John Stuart Mill; the latter published his book, *Utilitarianism*, for the first time in 1863. Mill's (1965: 281) argument that "Actions are right in proportion as they tend to promote happiness, wrong as they tend to produce the reverse of happiness, by happiness is intended pleasure, and the absence of pain; by unhappiness, pain or the privation of pleasure" forms the foundation of the utilitarian ethics theory. Rossouw and Van Vuuren (2010:

77) introduce a number of criticisms that have been presented against the theory – these include:

- The theory is degrading to humans, to say that people’s ultimate goal is attaining pleasure, almost like animals;
- happiness cannot be the rational purpose of life;
- utilitarianism promotes selfishness because one is obsessed with one’s own happiness;
- utilitarianism is unattainable;
- utilitarianism is self-serving and will be applied in an opportunistic manner, and
- utilitarianism is too time consuming – critics claim that it is impossible to calculate at each decision the amount of happiness or pain a particular action would result in.

Mill (1965: 297) refuted many of these arguments – on the last point above for example, he said in his defence: “This is exactly as if anyone were to say that it is impossible to guide our conduct by Christianity, because there is not time, on every occasion on which anything has to be done, to read through the Old and New Testaments. The answer to the objection is, that here has been ample time, namely, the past duration of the human species.” Van der Walt (2013) raises some valid concerns pertaining to a utilitarian ethical approach, namely: who determines the good and how is it measured? and, who is to say that the intended benefits actually bring about the good that they seek? Trevino and Nelson (2011: 41) similarly explain that a strictly consequentialist utilitarian approach presents some challenges: the first is that it is often difficult to evaluate all consequences of a decision to all directly and indirectly influenced stakeholders and the second is that the rights of minority groups can easily be sacrificed for the benefit of the majority. These authors continue to explain that, despite the difficulties with this theory, it remains extremely helpful when considering ethical dilemmas and support this argument with two claims:

- Utilitarian thinking underlies much of the business and economic literature, and
- the importance of considering the consequences of one’s decisions constitutes good ethical decision making and cannot be taken lightly (Trevino & Nelson, 2011: 42).

In an organisational context a utilitarian paradigm presents an appealing standard for moral decision making, according to Shaw (2005: 49), based on the following facts:

- Utilitarianism provides a straightforward and clear basis for formulating and testing policies;
- utilitarianism provides an objective and attractive way to resolve conflicts of self-interest, and
- utilitarianism provides a flexible, result-orientated approach to moral decision making allowing organisations to make realistic and workable decisions.

2.2.2.2 Deontological Ethics Theory

The term *deontological* originates from the Greek word *deon* that means duty and rather than focusing on consequences a deontological ethical paradigm focuses on duty, obligations and principles based on broad universal values that can include, according to Trevino and Nelson (2011: 42), values such as:

- honesty;
- fairness;
- loyalty;
- promise keeping;
- justice;
- responsibility;
- compassion;
- respect;
- right to safety, and
- right to privacy.

Sadler (2011) outlines deontology as a mechanism where one should choose the action that best conforms to one's recognised duties towards self and others and explains that what essentially makes an action or decision good or bad is the degree to which it conforms to such rational duty. Classic representative and proponent of the deontological theory, German philosopher Immanuel Kant, claimed that morality depended on and required conformity to rationally founded moral principles and that moral guidelines could only be found in the sphere of purely rational thinking (Rossouw & Van Vuuren, 2010: 72). Kant (2004: 40) formulated the theory of the

categorical imperative as follows: “There is therefore but one categorical imperative, namely, this: Act only on that maxim whereby thou canst at the same time will that it should become a universal law”. An imperative speaks of something that one *has* to do and Kant viewed his universal moral code as an imperative. The essence of the categorical imperative is this: if people are not willing to live in a world where the principle of their actions can become moral laws, then it implies that the proposed action is wrong (Rossouw & Van Vuuren, 2010: 74). Kant translated the categorical imperative into three practical imperatives to make it more explicit, these are, according to Rossouw and Van Vuuren (2010: 74):

- One should act as if the maxim of one’s action were to become a universal law of nature;
- people should not act for the sake of their subjective goals but rather for the sake of an objective goal that applies to everyone, and
- every human will is a will which in all its maxims gives universal laws – this means that humans are the authors of an objective moral universal law that should guide their actions.

Trevino and Nelson (2011: 45) highlight a major challenge of a deontological ethical approach in the fact that deciding which duty, obligation, right or principle should take precedence in a given situation can be problematic because moral rules might clash with each other – one could for instance argue that, in the case of abortions for example, the rights of the mother and the fetus are in disagreement. Another difficulty associated with deontological tactics occurs when conflict arises between deontological and consequential (utilitarian) views. An example of this would be where a shipping company pays a bribe to pirates, thereby reinforcing criminal behaviour but at the same time keeping the crew from harm – this action might be viewed as a violation of a moral law of duty in encouraging crime (deontological) and causing an almost certain increase in similar crimes of kidnapping and hostage taking but, at the same time, the action prevents devastating possible consequences like the serious injury or death of crew members (consequentialist). The consequences for society in this example are not favourable although the consequences for those immediately involved are good, even though the decision contradicts an ethical principle (Trevino & Nelson, 2011: 47). One can of course

reason that the arguments in this scenario could be inverted, that is, the preservation of human life can be regarded as the high moral duty and the permitting of a crime an unwanted consequence. Kantian scholars, Smith and Dubbink (2011), explain that decisions based on moral duty rest on principles that are incomplete statements of generalised moral commitment and provide little practical guidance when actors are faced with complicated issues or unforeseen circumstances – the guidelines expressed in general values are sometimes incapable of shaping answers in particular contexts of action. These authors continue by stating that although moral principles do not by themselves prescribe a detailed course of action in a particular set of circumstances per se, the value of a moral duty perspective is in the fact that an actor's motives can be weighed against and guided by moral principle guidelines – in other words they provide an inward form of guidance that can essentially shape an actor's outward course of action (Smith & Dubbink, 2011: 214).

Shaw (2005: 57) provides some guidelines for the application of Kant's moral theory in an organisational context:

- Firstly, the categorical imperative provides firm rules to follow in moral decision making – rules that do not depend on circumstances or results and do not permit individual exceptions;
- deontological reasoning brings an important humanistic dimension into business decisions because humans should not be treated as a means to an end, and
- the importance of motivation and acting on principle is stressed, acting out of principle or motivational conviction is important and brings corrective reasoning to people's self-serving notions.

2.2.2.3 Virtue Ethics Theory

A virtue ethics approach, according to Trevino and Nelson (2011: 46), puts a focus on the integrity of moral actors rather than on moral acts; in this approach a person's character, motivation and intentions come to the fore. This mode follows no universal code of conduct but virtues are very much defined by the community in the form of a community-specific code of conduct developed for a particular field or industry, for example accounting. Confucius and the Greek philosopher Aristotle were two of the classic representatives and proponents of this theory in which virtues, according to

Sadler (2011), represent culturally acknowledged traits – people’s good or bad character is reflected in the way that their actions reflect lasting traits or habits developed and embodied in a particular community.

Rossouw and Van Vuuren (2010: 67) indicate that the virtue theory rests on the assumption that ethics is both necessary and vital for human beings and that morality is not a luxury to a well-developed moral being. Aristotle took the position that people who forsake morality are debased beings who have not fulfilled their human potential when he referred to the *virtuous man* as: “the man who has taken rational control of his life; has cultivated his natural dispositions into moral virtues; and has always throughout his lifetime found pleasure in acting in accordance with these virtues” - as the *rational person* has been used for centuries to guide the legal profession, so the *virtuous man* can be used to be a guide for moral action (Rossouw & Van Vuuren, 2010: 71).

Trevino and Nelson (2011: 48) indicate that the virtue ethics theory has merit in an organisational context although one shortcoming of this paradigm is the fact that some professional communities, like the legal community for example, have extensive documented professional guidelines while others have limited or no professional guidelines. In this regard, the authors of a Harvard Business Review article, Khurana and Nohria (2008), offer the following general virtue guidelines that managers from all industries can commit to as a form of oath:

- Responsibility of service to the public and society;
- Responsibility to balance multiple stakeholders’ interests;
- Responsibility to act with integrity in the enterprise’s interest;
- Adherence to the law;
- Accurate and transparent reporting;
- Respectful and unbiased decision making;
- Professional development for self and others, and
- Responsibility to protect the profession.

Whetstone (2001: 104) defines a virtue as a qualitative characteristic that can be considered part of an individual’s character, or an internal value linked to the spiritual

essence of a person – he explains that a virtue perspective expands an act-orientated ethical approach based on the following aspects:

- It is personal;
- It focuses on the motivations of the actor and the sources of action, bringing a dynamic to ethical understanding;
- It is contextual, highlighting the environment as it affects both actor and acts, and
- It complements other disciplines addressing human behaviour.

2.2.2.4 Ethics Theories in the Modern Corporation

Rossouw and Van Vuuren (2010) suggest that modern corporations are becoming key players in the wellbeing of communities and offer three practical ways or theories that modern organisations might employ to deal with ethical issues, namely the social responsibility model, the moral agency theory and the stakeholder theory.

- Corporate social responsibility

Nobel Prize winning economist Milton Friedman raised the issue in 1970 that organisations, other than making a profit for their shareholders, have a responsibility outside to the wider community. This view was opposed by Stone (1975) who said that organisations' only responsibility was to make a profit – he argued that market forces were sufficient to ensure responsible corporate behaviour and that the law was adequate to prevent social harm by corporations.

- Corporate moral agency

While Friedman argued that corporations were not moral agents in the same way that human beings were, another scholar, Peter French, challenged that view and introduced the idea of a corporate moral agency based on a mechanism called Corporate Internal Decision Structure (CID Structure). French explained that: "Simply when the corporate act is consistent with an instantiation or an implementation of established corporate policy, then it is proper to describe it as having been done for corporate reasons, as having been caused by a corporate desire coupled with a corporate belief and so, in other words, as corporate-intentional" (French, 1993: 233). This implies that when individuals' actions are not aligned with the corporate policy of an organisation (CID) they are in fact acting in contradiction of the moral code of that organisation.

- Stakeholder theory

The stakeholder theory that is associated with Edward Freeman rests on the suggestion that organisations should never act only out of interest and benefit to its shareholders. Freeman (1984, 133) coined the phrase *stakeholder behaviour explanation* and explained it as follows: “The manager puts himself/herself in the stakeholder’s place and tries to emphasise that with the stakeholder’s position, that is, to try and feel what that stakeholder feels and see the world from that point of view”. As one of the leading normative theories of business ethics, particularly because of its moral appeal and strategic value, according to Harrison (2011), the stakeholder theory involves qualifying various groups as stakeholders of an organisation. Rossouw and Van Vuuren (2010: 93) offer Figure 2.3 to depict the various business stakeholders and explain that employees invest their energy, knowledge and creativity into an organisation; managers invest their time and opportunity at the cost of alternative career expectations while shareholders normally make monetary investments on which they expect a decent return. Suppliers are key providers of raw and processed material along the supply chain and loyal communities provide infrastructure for organisations to conduct their business in; with customers at the heart of organisational success, providing the lifeblood of sales and revenue.

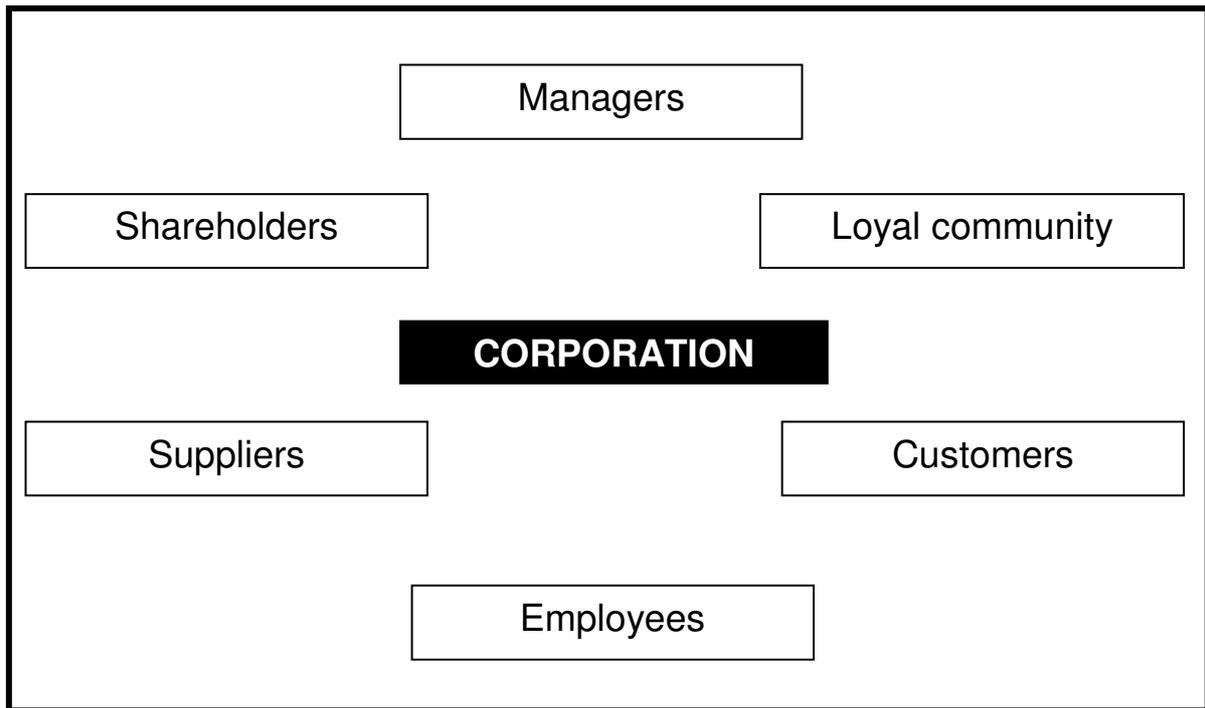
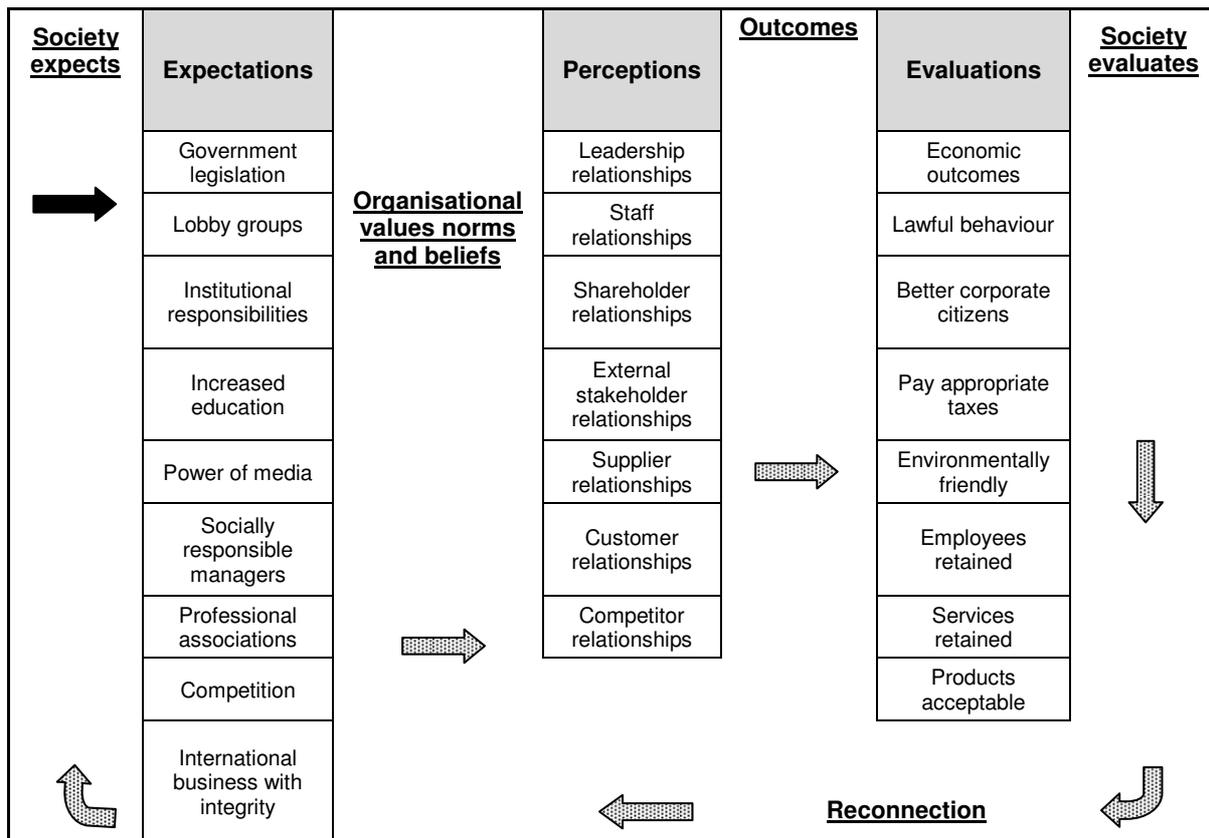


Figure 2.3: Network of Corporate Stakeholders

Source: Rossouw & Van Vuuren (2010: 93)

A practical and useful instance of a stakeholder model of ethics, in times when societal expectations from businesses are high and communities are very vocal concerning organisational behaviour, is proposed by Svensson and Wood (2008: 303), in which three principal components (i.e. expectations, perceptions and evaluations) are interconnected by five sub-components (i.e. society expects; organisational values norms and beliefs; outcomes; society evaluates; and reconnection). The model, as illustrated in Table 2.1, is highly dynamic and dependent upon the evolution of time and contexts; there is no end to the actual process but rather a constant reconnection to the initiation of successive process iterations. The business ethics model provides references and evaluates a number of elements pertaining to the expectations of society and the actual outcomes of applied organisational values in relation to these expectations – the main and sub-components of the model construct the dynamics of this continuous process (Svensson & Wood, 2008: 304).

Table 2.1: A Model of Business Ethics



Source: Svensson & Wood (2008: 304)

2.2.3 General Application of Business Ethics in Practice

Vorster (2006: 1116) makes the point that governance in this world will always involve moral conflicts – leaders and stewards sometimes have to choose between bad or worse; this is especially true in organisational governance and the activities of corporations as they will undoubtedly be confronted with moral risks, in other words actions of which the outcome might be unclear and that can include consequences that are negative or unwanted (Werhane, 2004: 106). Rothchild (2005: 138) states that: “Dominant economic models envisage themselves as value-neutral enterprises that rely on expedient market mechanisms and consistently rationally self-interest choices”. Businesses are in actual fact far from value-neutral – because of the reality that a market-driven economy raises moral issues, the role of corporations as moral agents, from a position of being deeply intertwined with other social constituents, cannot be neglected or overemphasised, says Childs (2000: 99). The institution of the market and the role of managers within it creates vulnerabilities, according to Brown (2013: 489) – he reckons that the presence of these market-induced

vulnerabilities is a pervasive phenomenon with considerable moral significance that necessitates the crucial requirement of a useful and deployable business ethic. Business is considered by some to be the most unethical domain of all and is at times the sphere where the most scandalous of ethical injustices are committed, while the handy old claim “Everyone is doing it” is used to defend moral permissibility of totally unacceptable behaviour (Green, 1991: 77). According to Drover, Franczak, and Beltramini (2012: 436), however, it seems important to add that despite recent ethical *lapses* among business managers over the past years, business leaders do not necessarily demonstrate totally giving up on business ethics – they seem to be aware of the significance of business ethics in decision making and have access to a great deal of information that can equip them to make quality decisions.

Giacalone and Promislo (2013) offer a notable rationalisation explaining the rise of immoral business conduct that, in an interconnected world, harms everyone either directly or indirectly, when they state that pervasive bottom-line thinking results in the embracing of a new moral reality – one that is suspicious of those speaking and living a language of virtue. By asking the question whether ethical business behaviour *pays*, scholarship engenders and supports an ethic that erroneously monetises issues of right and wrong. The authors continue to explain that this line of thought brings people to believe that virtuous individuals are dangerous to material goals and should be castigated – they label this phenomenon the *stigmatisation of goodness* and present a number of virtues that could be perceived as threatening to organisational goals, as illustrated in Table 2.2 (Giacalone & Promislo, 2013: 92).

Table 2.2: Virtues and the Threat They Pose

Value or Virtue	Threat Posed to Organisation
• Altruism	Might put others' interests ahead of the organisation's interests
• Benevolence	Might be perceived as incapable of making hard decisions that could negatively impact stakeholders
• Compassion	Might reduce the likelihood of tough decisions when needed
• Courage	Might stand against organisation's actions and activities
• Moral	Might be unwilling to do the 'dirty work' that will result in profitability
• Forgiving	Might be incapable of firing poor performers
• Generous	Might undermine firm's financial situation
• Gratitude	Might lack the motivation to want more or drive to 'go to the next level'; might be indicative of lacking ambition
• Honesty	Might provide too much information that undermines organisation's interests
• Hopeful	Might not deal with reality
• Humble	Might fail to put the company products and services in the most positive light
• Patient	Might lack the desire to hustle
• Socially responsible	Might lose focus on the financial aspects of the firm
• Spiritual	Might be distracted by ethereal concerns

Source: Giacalone & Promislo (2013: 92)

Robin (2009: 139) believes that some academics in moral philosophy have attempted to formulate what they believe ethical behaviour is but many seem to ignore or reject the basic mission of business; that is to generate wealth – in a capitalistic society business ethics then has the purpose of making the practice of capitalism more ethical. The author offers an analogy in describing the mission of ethics in the comparison of human life to animal life in the jungle, where reasoned ethics does not exist: “Animals in the wild face conditions in which power (in many forms such as strength, speed, cunning) as well as chance dictates the length and quality of their lives. With the higher intelligence of humans, the possibility for the abuse of power is much more of an issue than for animals’ daily life in the jungle. Thus, the mission of ethics is to ameliorate the abusive use of power and reduce the negative impact of chance in the every-day lives of humans. Realistically, improving the human condition of stakeholders within the naturally occurring ‘human jungle’ provides an appropriate test for business ethics” (Robin, 2009: 141). The normative theories of business ethics rely on the choices individuals make, which should come as no surprise given a proper understanding of what a business is, namely: “... a voluntary association of individuals united by a network of contracts”, states Hasnas (1998: 35) and adds that any attempt to provide a general account of the ethical obligations of businesses and business people must ultimately rely on the moral force of the individual’s freely-given consent. Colombo (2008: 765) also highlights the importance of keeping in mind that business ethics is about decisions made by real people – he reckons that generations of law and economic scholars have obscured the fact that societies are human beings first and consumers second, a phenomenon that has given rise to the myth of the existence of the subspecies *Homo Economicus*, while the planet is in actual fact populated by *Homo Sapiens*. In line with this, Heller and Heller (2011: 30) call for economists and scholars to put human faces on economic actors and make the crucial point that business ethics is not a separate moral standard, but the study of how the business environment poses its own unique challenges for the moral person, who acts as an agent of the business and really only controls his own morality – others can be influenced to think and act morally but they cannot ultimately be forced to do so (Voss, 1997).

Social science research in the domain of business ethics is extremely important, argues Beschorner (2006: 137) when he states that: “Critical social science

approaches can contribute an important aspect to the current debate in business ethics through empirical investigations. As such, they are critical companions of concrete, sometimes experimental activities to implement institutional arrangements within business organisations and within society. Last but not least, critical social science approaches can become interesting dialog partners for ethical theories, such as discourse ethical approaches, which might enable a linkage between regulative ideas and concrete practices". Beschorner (2006: 137) provides some guidelines for business ethics in its justification and application perspectives as follows:

In its justification:

- Business ethics has to develop ways of thinking about ethical issues that are not limited to the issue of profit maximisation, but reflect ethical issues against the background of the interest of all affected parties (moral point of view);
- Against the background of an enormous cultural heterogeneity in a diverse moral world, business ethics has to develop a moral point of view that takes into account the current practices of the actors within a given society or community without accepting relativism between moral values, and
- Business ethics has to develop moral principles that are consistent with each other.

In its application:

- Business ethics has to bridge 'is' and 'ought' towards a fruitful tension that results in learning processes in business and societies;
- Business ethics has to provide good reasons to undertake certain actions and avoid others. This reflects, for example, concrete decision making processes by managers and the clarification of the role of business as an economic and political agent, and
- Business ethics has to provide us with good reasons to build institutions in one way and not in others. This reflects the clarification of institutional arrangements that support individual and organisational moral actions in an appropriate manner.

Carrol (1993: 53) proposes some practical steps that can be considered and applied on a micro-level of management as part of the process of a corporation's self-evaluation regarding ethical conduct, these steps include:

- Develop codes of conduct and make them living documents;
- Provide adequate management controls so that employees will not be unnecessarily tempted;
- Carefully review goals to make sure there is not a 'building in' of an incentive to cheat by unreasonable expectations;
- Design and use performance evaluation systems which do not overemphasise profits, and
- Provide fair and reasonable reimbursement policies for business expenses.

The traditional sources of morality, according to Voss (1997), comprise a mix of four separate, but interrelated sources, namely:

- Social rules or customs that are either agreed on by the majority or enforced by some kind of law;
- Some authority, usually claimed to be 'divinely inspired', that establishes an absolute dogma;
- Intuitive, emotional 'knowledge' of what is right and wrong – a personal moral compass, and
- Rational or common sense rules and principles aimed at achieving a given objective.

Organisational ethics in practice is complex and multifactorial and in reality consists of a combination of multiple ethical decision making techniques that take various philosophical approaches into account. Trevino and Nelson (2011) offer eight steps to consider with regard to sound ethical decision making in business; they admit that the process of making ethical decisions is not a linear one but nevertheless indicate that these points are worthwhile to consider:

- Gather the facts;
- Define the ethical issues;
- Identify the affected parties (stakeholders);
- Identify the consequences;
- Identify the obligations;
- Consider your character and integrity;
- Think creatively about potential actions, and

- Check your gut.

Shaw and Barry (2001: 42) similarly provide eight crucial rules for ethical thinking in business, again based not only on a single ethical paradigm but rather on a combined view of different propositions:

- Consider other people's wellbeing, including the wellbeing of non-participants;
- Think as a member of the business community, not as an isolated individual;
- Obey, but do not depend, solely on the law;
- Think of yourself, and your company as part of society;
- Obey moral rules (the heart of ethics);
- Think objectively right, that is independent of personal opinion;
- Ask the question, what sort of person would do such a thing?, and
- Respect the customs of others but not at the expense of your own ethics.

Rossouw and Van Vuuren (2010: 101) insist that ethical business should be encouraged at all times and highlight a number of myths concerning business ethics - that could erroneously put ethical business practices in a negative light – as follows:

- The idea that business is a purely dog-eat-dog environment, lonely and hostile and one should trample on others or be trampled;
- The idea of survival of the fittest, that due to the competitive nature of business one should have no interest in others as it might jeopardise one's own chances of survival;
- The idea that nice people come second and that ethics and business are seen as opposites – unethical behaviour translates into success while ethical behaviour is unsuccessful;
- The idea that unethical conduct is not serious – although it can be considered as wrong, it is not really regarded as being harmful to society;
- The idea of 'when in Rome, do as the Romans do' - unethical behaviour in business can become the norm in a particular context, and
- The idea that all that matters in business is the bottom line and that profit is the only measure of how successful a business is.

In a broad, international survey which obtained the views of approximately 100 000 people in 34 countries covering North America, Europe, and Asia Pacific, that was published by global workforce solutions leader, Kelly Services (2009), it was made clear that employees across all age generations (baby boomers, aged 48-65; Gen Y, aged 18-29; Gen X, aged 30-47) and regions gravitate to organisations with well-developed social, ethical and environmental policies. The study revealed that public issues such as a company's reputation for strong ethical practices have become critical factors in choosing where to work – employees gain a sense of fulfilment when their employer is focused not only on the bottom line but also on initiatives and practices which have a connection with the communities in which they operate. Not surprisingly, at a time when there is growing pressure on businesses to meet higher standards of ethical behaviour and play their fitting role in societal and environmental issues, some of the key findings of the survey included:

- Almost 90 percent of respondents say they are more likely to work for an organisation that is considered ethically and socially responsible, something that is consistent across all age generations;
- 80 percent of respondents are more likely to work for an organisation that is considered environmentally responsible, a figure that is significantly higher among older age groups;
- In deciding where to work, an organisation's reputation for ethical conduct is considered 'very important' by 65 percent of Gen Y, 72 percent of Gen X, and 77 percent of baby boomers, and
- 46 percent of Gen Y would be prepared to forego pay or promotion to work for an organisation with a good reputation, rising to 48 percent for Gen X and 53 percent for baby boomers (Kelly Services, 2009).

Important results that emerged from a recent study of Fortune Global 200 companies that KPMG (2009b) conducted in conjunction with the Rotterdam School of Management, Erasmus University, showed that a business code of conduct is an increasingly important and often indispensable instrument for modern organisations. A well-formulated code might consist of several types of information, including:

- Mission and vision: the ultimate goal pursued by an organisation;
- Core values: the organisation's drivers;

- Responsibilities to stakeholders: what the organisation wants to achieve on behalf of others and what others can expect from the organisation, and
- Standards and rules: the way directors, managers and employees are expected to behave in a detailed way.

Some key figures published in the survey consisted of, in terms of *code prevalence*:

- The vast majority of Fortune Global 200 companies have a business code: currently 86 percent;
- The rate of code adoption has increased in the past decade: the number of codes has doubled over the past ten years, and
- Older codes are being updated: two-thirds of the companies that have had a code for longer than three years have updated their codes during the past three years;

In terms of *code content*:

- To comply with legal requirements;
- To create a shared company culture, and
- To protect/improve the corporate reputation;

In terms of most commonly cited *core values*:

- Integrity;
- Teamwork;
- Respect;
- Innovation;
- Client Focus;
- Trust;
- Open Communication;
- Professionalism;
- Honesty, and
- Responsibility (KPMG, 2009b).

The *Global Economic Crime Survey* was conducted by Price Waterhouse Coopers (PWC) in 2011 with 3 877 respondents (compared with 3 037 respondents in 2009)

from 78 countries (compared with 54 countries in 2009). Of the total number of respondents, 52 percent were senior executives of their respective organisations, 36 percent represented listed companies and 38 percent represented organisations with more than 1 000 employees (PWC, 2011: 29). An assessment of the data showed that economic crime was persistent in both developed and growing economies and while more organisations were saying they had been victims of fraud at that time, respondents moreover perceived that fraud would keep on increasing, particularly fraudulent crimes like asset misappropriation, accounting fraud plus bribery and corruption – the results of the survey clearly demonstrated that organisations need to be vigilant and proactive when dealing economic crime. A matter of huge concern is the reality that, regardless of the fact that society seems to have become less tolerant of unethical behaviour, reported levels of global economic crime nevertheless increased by 13 percent between the 2009 and 2011 surveys (PWC, 2011: 4).

2.2.4 Business Ethics in the South African Context

South Africa presents a distinctive challenge as far as ethical business is concerned, says Van der Walt (2013). The unique rainbow society with its massive inequalities necessitates the use of control and regulation (through a combination of legal compliance stipulations and voluntary organisational measures) to bring about the most benefit to its people, with the limited quantity of available resources. The reality is that corruption and unethical behaviour are common in South Africa, according to Kitshoff (2013) and the results of an international study showed that the figures of South Africans offering bribes, in a variety of situations from obtaining public services to dealing with traffic violation fines, are twice the world average; then there is also evidence of large-scale unlawful corporate collaboration, an example of which occurred during the construction of the 2010 Soccer World Cup stadiums where a substantial degree of overspending had to be carried by the already burdened South African tax payer. The Free Dictionary (2013) defines *hypocrisy* as: “The practice of professing beliefs, feelings, or virtues that one does not hold or possess; falseness”. Schuitema (2013) compares the exceptionally high levels of blatant and destructive hypocrisy in South Africa to a vessel at sea without moral compass. He claims that South Africans have allowed self-serving expediency and hypocrisy to grow like a cancer in their public and business lives, eating away at every fibre of society, yet

soliciting responses that seldom go further than satirical comment in the mainstream media or becoming the subject of the cartoonist's pen. Schuitema (2013: 1) continues to explain that: "Hypocrisy is much wider than outright corruption, irregular and illegal behaviour. It reflects too those things we believe we can get away with, perhaps even have sanctioned by a sufficient number of like-minded, morally corrupt or less demanding individuals. Hypocrisy is at the fine edge of a tumble into growing corruption, lawlessness and even violence". The moral compass required is identified as simply reflecting sound human values that encompass the "overall and fundamental principle of *care for each other*" – the one principle that has made humanity great, suggests Schuitema (2013: 1).

Transparency International is a global civil society organisation leading the fight against corruption. Through more than 90 chapters worldwide it is raising awareness with regard to the damaging effects of corruption, and works with partners in governments, business and civil society to develop and implement effective measures to deal with it (Transparency International, 2012). The 2012 survey that measured levels among 176 countries found the least corrupt countries to be Denmark, Finland and New Zealand, each scoring an index of 90 and Afghanistan, North Korea and Somalia as the most corrupt, each with an index of 8 (Transparency International, 2012). South Africa displayed a worrying trend by receiving an index score of 43 out of 100 in 2012 and effectively dropping to 69th place worldwide, from 64th place in 2011 and 43rd place in 2007. Africa was the most corrupt continent with 90 percent of countries in Sub-Saharan Africa scoring below 50 (Transparency International, 2012). While a general description of corruption is presented by Transparency International (2012) as the abuse of power for private gain, a more complete definition is offered by Snyman (2008: 411) who describes it in the following terms:

- Anybody who (a) accepts any gratification (benefit) from anybody else, or (b) offers or gives any gratification to anybody else
- in order to influence the receiver
- to conduct herself or himself or itself in a way which amounts to the unlawful or irregular exercise of any duties, commits corruption.

Minnaar-van Veijeren (2013) remarks that corrupt economic activities in South Africa include a range of different methods and emerge in various forms, among them:

- Nepotism – occurs when a person shows unfair favour towards relatives;
- Favouritism – involves the provision of services or resources according to personal affiliations such as ethnic, religious or part-political;
- Conflicts of interest – might be defined as a conflict between personal interests and professional or organisational best interests;
- Extortion – involves placing illegitimate pressure on another in the form of a threat of harm to provide a benefit, material or immaterial, to a public servant, another person or an entity, in exchange for acting (or failing to act) in a particular manner;
- Facilitation payments – facilitation, ‘speed’ or ‘greed’ payments are small unofficial payments made to secure or expedite the performance of a routine or necessary action to which the payer of the facilitation payment has legal or other entitlement;
- Unlawful use of agents and intermediaries – when agents are appointed to act as middleman, in giving or receiving bribes in exchange for a cut of the bribe;
- Price fixing – anti-competitive or collusive practices occur when competitors enter into an agreement to keep prices at a specific level (normally resulting in a higher cost to the consumer);
- Fraud – the unlawful, intentional making of a misrepresentation that causes actual or potential damage or harm to another, and
- Embezzlement – involves the theft of resources by people entrusted with the authority over and control of such resources.

The Ethics Institute of South Africa (Ethics SA) was founded in 2008 in Geneva with the mission to develop standards that could be employed as comprehensive guidelines to encourage socially responsible business behaviour coupled with corporate sustainability – based on ethical business values, good governance and the application of best practices – for organisations of all sizes across all industry sectors in South Africa (Ethics SA, 2013). Ethics SA in addition provides audited, third-party verification services that allow organisations to become certified if they can demonstrate satisfactory implementation of all the Ethics SA requirements and

standards. A certification audit is followed by the presentation of a certificate that is valid for three years, with intermediary compliance audits taking place in years two and three of the certification cycle (Ethics SA, 2013). Ethics SA also champions a drive toward ethical awareness by way of annual conferences that serve as a platform for reviewing the status of ethics and for debating solutions. The 3rd Annual Ethics Conference that was held at the Sandton Convention Centre in March 2013, focused on the topic of 'Restoring Integrity', against the backdrop of a lack of leadership, integrity and accountability, that might be the root cause of impending anarchy in South African business (Ethics SA Events, 2013). With a survey tool that was called the 'Organisational Ethics Indicator' – a standardised instrument that was developed by Ethics SA, the institute recently completed its third survey of business ethics in 15 companies with 4 099 respondents in South Africa; the first survey of this kind was done in 2002 and the second survey took place in 2010. Ethics SA CEO, Deon Rossouw (2013a) states that, based on a comparison between the 2010 and 2013 survey findings, some positive developments in ethics management were noted over the past three years in South Africa. Some areas that show improvement in particular were:

- An increase in awareness of ethics programme elements, such as codes of ethics, ethics training and safe reporting systems;
- The 2013 findings indicate that fewer incidents of misconduct were observed by employees in companies compared to the 2010 survey;
- Employees reported that they were experiencing less organisational pressure to engage in unethical conduct than in 2010;
- Compared to the 2010 survey fewer participants indicated that there were situations inviting unethical conduct in their companies, and
- The survey also demonstrated a clear correlation between a strong ethical culture and positive ethical behaviour by employees. Employees are more likely to report unethical conduct and less likely to experience pressure to compromise ethical standards in companies with strong ethical cultures.

Rossouw (2013a) however indicates that despite some positive signs of ethical reform in South Africa and the above advances in ethics management, there is no significant shift in the ethical culture of companies. The ethical culture rating of

companies remained more or less on the same levels in 2013 as in 2010. The release of the full and final report of the 2013 South African Business Ethics Survey (SABES) without doubt provides fertile ground for meaningful further discussion of this essential topic. Rossouw (2013b) explains that companies normally set their standards in a code of ethics or in a value statement that provides the ground rules for ethical conduct in the company. These ground rules are complemented by policies that provide guidance in specific areas such as giving and receiving gifts, conflicts of interest, and procurement. The author stresses the point that ethics is not a nice-to-have factor but rather an indispensable ingredient for ensuring the on-going collaboration of stakeholders and the goodwill of communities. This being so, ethics is of strategic importance for the sustainability of any business (Rossouw, 2013b).

Two issues present a challenge in the implementation of a deployable organisational ethical code, that is: firstly the formation of such a code and secondly the exercise of putting it into practice and keeping it in action. With respect to the former, larger firms are increasingly including core value statements in their ethics code and corporate mission to focus the attention of directors, managers and employees (KPMG, 2009b). International firm General Motors identifies continuous improvement, customer enthusiasm, innovation, integrity, teamwork, individual respect and responsibility as its corporate values; Verizon on the other hand, opts for the core values of integrity, respect, performance excellence, and accountability (KPMG, 2009b). South African banking giant, Standard Bank (2011), similarly, not only declares and publishes its core values but in addition claims that these values are in actual fact *lived*:

- Serving our customers;
- Growing our people;
- Delivering to our shareholders;
- Being proactive;
- Working in teams;
- Respecting each other;
- Upholding the highest levels of integrity, and
- Guarding against arrogance.

In terms of the most up-to-date South African organisational governance guidelines, the King Report on Corporate Governance, published by the Institute of Directors in Southern Africa (IoD), is the third iteration of corporate governance regulation, applicable to companies in South Africa and was brought about explicitly in light of a number of changes in governance trends (IoD, 2009). Visser (2009: 2) explains that the King III report became necessary because of the new Companies Act of 2008 that became effective in 2011 as well as changes in international corporate governance trends. On advice of Sir Adrian Cadbury the King Committee has been retained, even though only three members of the initial 1992 committee remained. The Report was compiled by the King Committee with the assistance of nine sub-committees, which had to deal with the aspects of:

- Boards and directors;
- Corporate citizenship;
- Audit committees;
- Risk management;
- Internal audit;
- Integrated sustainability reporting;
- Compliance with laws;
- Regulations;
- Rules and standards;
- Managing stakeholder relationships;
- Fundamental and affected transactions, and
- Business rescue.

King III, which applies to all entities, regardless of the manner and form of incorporation or establishment and whether in the public, private or non-profit sectors, was released on 1 September 2009 and became effective on 1 March 2010 (IoD, 2009). It is very likely that entities could take several years to achieve application of all the principles and best practice recommendations, against the backdrop of the challenge in deciding on the optimal level of application required, balancing the costs and benefits to all stakeholders and disclosing such principles and practices in a manner that is simple and understandable to stakeholders (KPMG, 2009a). The spirit in which King III was introduced, was in essence about

the building of an ethical culture within the organisational domain and not just about the perfunctory ticking off of duties and processes, argues Visser (2009: 3), while Engelbrecht (2009: 3) adds that King III has placed South Africa at the forefront of governance internationally, making it a leader in the field of corporate governance and in effect becoming a globally recognised yardstick that attracts worldwide attention as a best practice governance benchmark. The code of good corporate governance incorporated in King III is based on a code of *principles* and *practices*, that entails a 'comply or explain' approach; this in effect allows business leaders a degree of flexibility for the reason that if they believe a particular practice is not in the best interest of the organisation, they can adopt a practice different from that recommended in the code; however they must be able to explain the reason for their decision (IoD, 2009). Ethics is the foundation and reason for corporate governance while corporate governance again, displays a company's practical expression of ethical standards (IoD, 2009). The writers of King III highlight the point that good governance is essentially about effective leadership and point out that leaders should rise to the challenges of modern governance. Such leadership is characterised by the ethical foundation of *four general ethical values* and based on *five moral duties*, according to the King III guidelines (IoD, 2009). The four general values are set out as:

- *Responsibility*: the board (or leadership, in the case of absence of a formal board of directors) should assume responsibility for the assets and actions of the company and be willing to take corrective actions to keep the company on a strategic path, that is ethical and sustainable;
 - *Accountability*: the board should be able to justify its decisions and actions to shareholders and other stakeholders;
 - *Fairness*: the board should ensure that it gives fair consideration to the legitimate interests and expectations of all stakeholders of the company, and
 - *Transparency*: the board should disclose information in a manner that enables stakeholders to make an informed analysis of the company's performance, and sustainability;
- while the five moral duties include:
- *Conscience*: a director (business owner/manager) should act with intellectual honesty and independence of mind in the best interests of the company and all

its stakeholders, in accordance with the inclusive stakeholder approach to corporate governance. Conflicts of interest should be avoided;

- *Inclusivity of stakeholders* is essential to achieving sustainability and the legitimate interests and expectations of stakeholders must be taken into account in decision making and strategy;
- *Competence*: a director should have the knowledge and skills required for governing a company effectively; this competence should be continually developed;
- *Commitment*: a director should be diligent in performing his duties and devote sufficient time to company affairs; ensuring company performance and compliance requires unwavering dedication and appropriate effort, and
- *Courage*: A director should have the courage to take the risks associated with directing and controlling a successful, sustainable enterprise, and also the courage to act with integrity in all board decisions and activities.

Minnaar-van Veijeren (2013: 54) observes that being ethical requires more than just *talking* about the right thing, it requires *doing* the right thing; even if defined values are in place, these values are 'empty' if they are not part of the strategy and daily operations of an organisation – the values must be lived. Along similar lines, King III requires that in order for companies to create and develop an ethical culture, they need to set up a properly implemented ethics management process or ethics programme (IoD, 2009) consisting of the following four aspects, as summarised by Minnaar-van Veijeren (2013: 55-59) below:

- Assess the current culture by identifying beliefs, practices and conduct that have an impact on the company's ethics performance;
- Choose and codify the values in support of a healthy ethical culture. These values are principles, standards and actions that the leadership in an organisation consider to be worthwhile and important;
- Institutionalise the chosen values and code of conduct by way of operational integration in all business activities and decisions, and
- Evaluate and report on the effectiveness of the selected formalised standards – internal audits and external reports might be disclosed; reporting reinforces and enhances the organisation's ethical culture.

A very insightful study was performed by Price and Van der Walt (2013) in which the objective was to assess whether, and how, the attitudes towards business ethics of former South African business students have changed between the early 1990s and 2010. The results of the study conclusively showed that the attitudes towards business ethics have changed significantly over the past 20 years, from the time when South Africa was in a state of severe social and political turmoil to the later economic reality of stable and moderate growth. The authors indicate that attitudes towards business ethics certainly became stronger (managers had stronger opinions on what was *wrong* and *right* in terms of business behaviour) and profoundly add that: "These findings bode well for the implementation of new business-oriented legislation and codes such as the new Companies Act (Act 71 of 2008), the Protection of Personal Information Act, the Consumer Protection Act, the Competition Act and the King Code on Corporate Governance. Fundamentally, all of these require that companies, as corporate citizens, commit to and execute a socially acceptable code of ethics. It is then up to the new set of business leaders, such as recent business school graduates, to define these codes of ethics and oversee their implementation" (Price & Van der Walt, 2013: 438). The duty of business leaders to take the ultimate responsibility for ethical organisational conduct on their shoulders, as daunting a task as it might be, could hardly be expressed more perceptibly and in a more inspiring manner to the audience of leaders of South African businesses, ranging from small owner-managed enterprises to large corporate institutions alike.

2.3 AN OVERVIEW OF SMEs

2.3.1 Significance of SMEs in the Economy

The importance of small businesses is globally recognised and SMEs are typically dominant in numbers in most economies. Moreover, SMEs often thrive on their agility and adaptability such as their close proximity to their customers, an openness towards thinking and working in new ways and, their flexible risk-taking approach, according to Smit and Watkins (2012: 6324). These authors continue by stating that SMEs face various challenges that can hinder business success, such as low levels of education and training coupled with poor management abilities. Then there are industry-related problems such as poor market access and a likely inability of SME

owner-managers to read complex market conditions and finally, economic obstacles such as interest rate fluctuations (Smit & Watkins, 2012: 6328). The significance of SMEs in creating jobs and economic resources is a well-known fact and consequently governments tend to focus on the development of the SME sector to promote economic growth, according to Olawale and Garwe (2010). Worldwide, SMEs employ more than 95 percent of the working population and are regarded as the principal source of employment in developing countries, according to Abor and Quartey (2010).

The South African government also identified the SME sector as a viable means to create employment and promote economic growth. The newly elected democratic government realised as early as 1995 the importance of SMEs in a healthy economy. Trevor Manuel, then Minister of Trade and Industry, clearly expressed that idea when he stated: "With millions of South Africans unemployed and underemployed, the government has no option but to give its full attention to the task of job creation and generating sustainable and equitable growth. Small, medium and micro-enterprises represent an important vehicle to address the challenges of job creation, economic growth and equity in our country. We believe that the real engine of sustainable and equitable growth in this country is the private sector. We are committed to doing all we can to help create an environment in which businesses can get on with their job" (NCR, 2011: 15). Economic growth and job creation through lucrative SME businesses is however a difficult objective to achieve, partly due to the high failure rate of as many as 80 percent of SME enterprises, according to Van Niekerk (2005). South African SMEs operate in an extremely competitive environment and challenges such as financial constraints and lack of managerial experience often lead to the downfall of new as well as established SME ventures, suggest Rootman and Bomikazi (2013: 1). Olawale and Gware (2010) observe that South African SMEs provide around 56 percent of employment in the private sector and contribute 36 percent to GDP. The pivotal role of SMEs in improving economic growth in South Africa through increasing competitiveness and by generating employment is highlighted by Rogerson (2006), particularly in light of the high unemployment rate, reported to be at a level of 25.20 percent in 2013 Q1 (Trading Economics, 2013).

2.3.2 Classification of SMEs in South Africa

The most commonly used basis for SME classification in South Africa is set out in the South African National Small Business Act 102 of 1996, that defines five distinct categories of enterprises, namely: *survivalist*, *micro*, *very small*, *small and medium* (NSB Act, 1996). This classification led to the use of the term 'SMME' for small, medium and micro-enterprises although the terms SMME and SME are used interchangeably in South Africa. The vast number of SMEs operating in South Africa include establishments ranging from small, unsophisticated, owner-operated businesses to businesses operating with elaborate formal corporate structures and in some cases the existence of external shareholders (Le Roux, 2010: 60). The formal SME definition is based on the number of employees per enterprise combined with the annual turnover and gross assets, excluding fixed property (NCR, 2011) as outlined below and summarised in Table 2.3:

- Survivalist enterprise: The income generated is less than the minimum income standard or the poverty line. This category is considered pre-entrepreneurial, and includes hawkers, vendors and subsistence farmers. In practice, survivalist enterprises are often categorised as part of the micro-enterprise sector;
- Micro-enterprise: The turnover is less than the value added tax (VAT) registration limit (that is, R150 000 per year). These enterprises usually lack formality in terms of registration. They include, for example, spaza shops, minibus taxis and household industries. They employ no more than 5 people;
- Very small enterprise: These are enterprises employing fewer than 10 paid employees, except for the mining, electricity, manufacturing and construction sectors, in which the figure is 20 employees. These enterprises operate in the formal market and have access to technology;
- Small enterprise: The upper limit is 50 employees. Small enterprises are generally more established than very small enterprises and exhibit more complex business practices, and

- Medium enterprise: The maximum number of employees is 100 or 200 for the mining, electricity, manufacturing and construction sectors. These enterprises are often characterised by the decentralisation of power to an additional management layer.

Table 2.3: Broad Definitions of SMEs in the NSB Act of 1996

Enterprise size	Number of Employees	Annual Turnover	Gross Assets, Excluding Fixed Property
Medium	Fewer than 100 to 200, depending on industry	Less than R4 million to R50 million, depending on industry	Less than R2 million to R18 million, depending on industry
Small	Fewer than 50	Less than R2 million to R25 million, depending on industry	Less than R2 million to R4.5 million, depending on industry
Very Small	Fewer than 10 to 20, depending on industry	Less than R200 000 to R500 000, depending on industry	Less than R150 000 to R500 000, depending on industry
Micro	Fewer than 5	Less than R150 000	Less than R100 000

Source: NCR (2011: 25)

2.3.3 SMEs and Sound Governance

Smit and Watkins (2012: 6328) hold that SME owner-managers are primarily responsible for the management of their enterprises' activities. In this regard, their knowhow and working experience have a significant influence on their awareness and the way they deal with a variety of matters pertaining to the running of their businesses (Pellissier & Nenzhelele, 2013). SME owner-managers that manage their businesses with high levels of social responsibility and environmental awareness, coupled with an interest in community development projects, say Rootman and Bomikazi (2013: 8), are likely to experience better business performance, based on the positive image associated with their brand. The importance for SMEs to apply principles of sound governance is increasingly emphasised and the benefits associated with it cannot be underestimated. SMEs today are increasingly expected to go beyond their strict legal obligations. Good governance is not just about operating within the law, it is about observing best business practices, argues Bain (2008: 127). A survey performed in Scotland and published by the Scottish IoD reported that 84 percent of SME directors considered corporate governance as

essential to their company's prospects (Bain, 2008: 128). Devlin (2008: 70-71) argues that the improved performance and success of SMEs could well be enhanced by developing effective governance methods, either through structural enhancements or through developing in-house expertise pertaining to governance-related activities, or both. This process allows room for collective codes of conduct and industry-related policy initiatives.

Owner-managed enterprises are typically far less formally structured than larger corporates and do not normally have access to a published code of ethics, or a formal record of core value guidelines, as in the case with some larger organisations. In practice it typically comes down to informal codes based on the value-based principles of the owner-managers of these entities. As far as a formally published, collective national value roadmap is concerned, King III provides SME owner-managers with governance guidelines against the backdrop of the hybrid system of sound governance, i.e. the system whereby some of the principles of good governance are being legislated and there must be compliance with the letter of the law, coupled with a voluntary code of good governance practices (IoD, 2009). These principles and practices apply to SMEs in a similar way as for larger corporates. In contrast with King I and King II, the codes recorded in King III apply to all entities incorporated in and located in South Africa, regardless of the manner and form of incorporation or establishment and whether in the public, private, or non-profit sectors (IoD, 2009). Although the principles in King III are drafted in such a way that any type of entity can derive value from it in the form of guiding principles and practices to achieve sound governance, KPMG (2009a) believes that specific entities and stakeholders require a deep understanding of governance in order to decide how governance principles and practices should be adopted and implemented in their particular entities. King III does not present a 'one size fits all' model and the non-legislative code would typically be dynamically adapted in an organisation as it evolves, through education, dialogue, decisions and disclosure (KPMG, 2009a).

Le Roux (2010) undertook a study in which he aimed to analyse the applicability of the King III corporate governance code to SMEs and accordingly compiled a report containing his findings. Le Roux's (2010) review of the various principles confirmed that the majority of principles in King III apply to SMEs, given the fact that the King

commission acknowledged and promoted the view that SMEs should also adhere to corporate governance codes and principles and be included in their scope. The study also confirmed that a number of principles only apply to so-called large SMEs and that smaller SMEs would simply not be able to justify their fulfilment, partly because the interaction and release of King III took place mainly on a corporate level and therefore excluded SME businesses to a certain degree (Le Roux, 2010: 71). The applicability of King III principles to SMEs can broadly be classified into three sections, according to Le Roux (2010):

- The first section involves principles that apply to all SMEs, regardless of company size. These principles include: responsible leadership, ethical business foundation, code of conduct, integrated ethics, ethics assessment, ethics monitoring, strategy development and implementation, sustainable business model, director (or leader) development, performance assessment, governance of risk, risk management, IT governance, IT management, compliance with laws and regulations and stakeholder relations. These underlying principles are relevant to all SMEs and comprise a substantial part of King III;
- The second section involves principles that only apply to the so-called large SMEs. These principles, in addition to the ones captured in section one, include guidelines pertaining to: the board of directors, the election of an independent chairman, composition of the board, board appointment process, company secretary and group boards (in SMEs with subsidiary companies). These functions are usually only present in SMEs with formal 'corporate' structures and are hence limited to a selected group of SMEs;
- The third section involves principles that are not (or hardly ever) applicable to most SMEs. These underlying principles include details about: board committee, remuneration committee, audit committee, internal audit function, risk disclosure to stakeholders, risk committee and integrated reporting. Some of these functions may be relevant to large SMEs, but are considered to be mostly irrelevant to the majority of SMEs.

Le Roux (2010) concludes by admitting that the substantial part of the underlying principles of King III that are applicable to SMEs certainly can provide helpful general guidelines to all SMEs with regard to corporate governance and best business practices. The author continues however, to state that a corporate governance code, or a range of industry-specific codes, compiled specifically for SMEs, in which the specific needs and criteria related to SMEs are addressed, might be a worthwhile exercise and might encourage SMEs to embrace such codes. Because King I and II were primarily aimed at listed companies, the notion subsists that the King reports (and more specifically King III) are aimed solely at large corporate institutions and have little relevance to SMEs – a perception that is amplified by the fact that much of the terminology used in King III (like boards, directors, committees, shareholders etc.) might be unfamiliar to some SME owner-managers in the day-to-day context of running their businesses. SMEs are thus somewhat reluctant to buy into the code as it currently stands, leaving ample opportunity for further research-based development in this regard (Le Roux, 2010: 70).

2.4 A CONTEXTUAL OVERVIEW OF VALUES, MORALS AND ETHICS IN SOCIETY

2.4.1 Analysis of Fundamental Concepts and Relevance

Navran (2010) presents the following overview to describe the terms values, morals and ethics:

- Values are fundamental beliefs, or the principles people use to define what is right, good and just. Values are standards people use to *evaluate* situations in order to obtain inner guidance to determine right from wrong or good choices from bad choices. Typical values might include honesty, integrity, compassion, courage, honour, responsibility, patriotism, respect and fairness;
- Morals are values that are attributed to systems of belief, not necessarily religious systems, it could be political systems or some other set of beliefs, these values get their authority from something outside the individual, a higher being or higher authority so to speak (e.g. society or a religious authority). Values are strongly influenced by individuals' sense of morality, and
- Ethics is about actions and decisions. When people act in ways that are consistent with personal beliefs and values (whether derived secularly or from a

higher moral authority) those actions can be characterised as ethical. By contrast, when people's actions are not congruent with their value sets (or their sense of right, good and just) these individuals might be viewed upon as behaving unethically.

Rossouw and Van Vuuren (2010: 8) explain that there is a link between ethics and values but they are certainly not identical; the authors define values as "relatively stable convictions about what is important". Values can be held by individuals and groups; in organisations three types of values are encountered, namely strategic values (such as business goals or strategic direction), work values (such as quality or good people relations) and ethical values (such as respect, transparency or fairness). Ethical values are considered a subset of organisational values (Rossouw & Van Vuuren, 2010).

Morality has three characteristics, explains Shaw (2005: 12):

- Moral standards concern behaviour that is of serious consequence to human welfare because of the fact that it can profoundly harm or benefit people;
- Moral standards take priority over other standards, including self-interest. Moral standards are regarded as being more important than other considerations in guiding actions, and
- The soundness of morality standards depends on the adequacy of the reasons that support or justify them, in other words the validity of moral standards is dependent not so much on sanctioned authority but rather on the quality of the arguments and the reasoning that back them up.

Ethics, believes Voss (1997), is about the choices people make. People are aware of their conscious thoughts and their ability to make informed, intelligent choices (based on *free will*); they are also aware that these choices have consequences not only for themselves, but also for others. Voss (1997) highlights the benefits of living a principled life as follows:

- Because the scope of people's knowledge and cognitive abilities is limited, they are seldom fully aware of all the factors influencing the outcome of any given option and decisions are therefore typically based on a limited source of

information. Furthermore, in complex situations reasoning ability is sometimes limited and here principles (or generalised rules that have wide applicability) help people make better decisions because they provide useful guidance in a wide range of situations, and

- If people consistently live by rational, non-contradictory principles it makes principled thought and behaviour habitual. Virtue-based subconscious emotional responses that are in harmony with explicit conscious values mobilise people's emotions to encourage sound moral decisions, sometimes in complex or split-second situations.

Hughes, Ginnett and Curphy (2002: 133) present values as: "constructs representing generalised behaviours or states of affairs". Values play a predominant role in individuals' psychological make-up and can affect behaviour in different situations. Values cannot be observed directly but significant inferences can be made about people's values based on their observed behavioural outcomes (Hughes *et al.*, 2002: 134). People's values reflect the contributions of a varied range of developmental inputs (Figure 2.4).

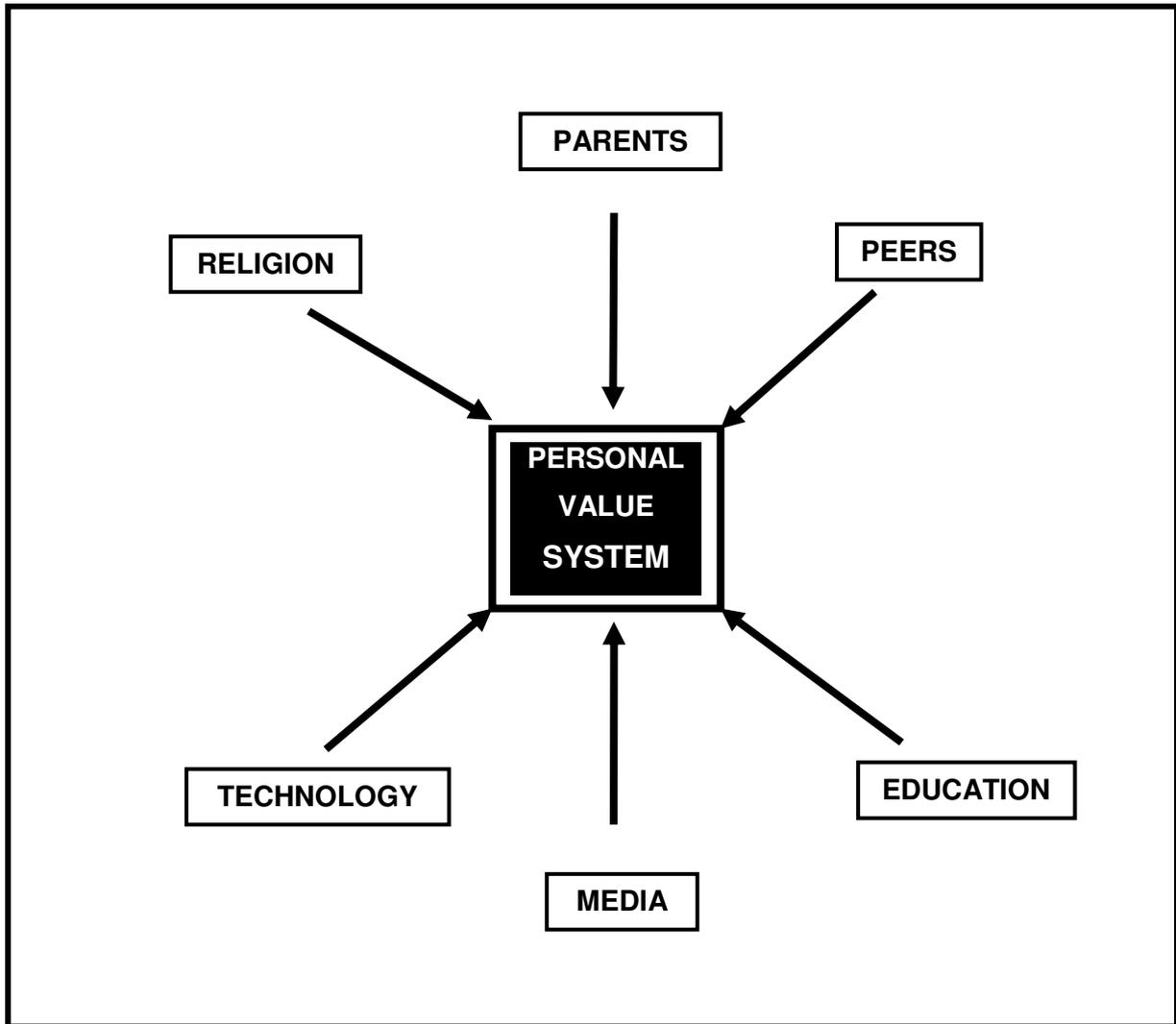


Figure 2.4: Some Influences on the Development of Personal Values

Source: Hughes *et al.* (2002: 135)

Another notable definition of the concept of values is offered by Hitlin and Piliavin (2004: 362): “a value is a conception, explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable, which influences the selection from available modes, means, and ends of action”. Argadona (2003: 16) explains that values are normative and guide individuals as to how they should behave. Values carry an objective meaning (people want things that are good and valuable, however things are not good or valuable because people want them), while valuations again, are subjective (things are valuable for people, they ‘feel’ the value of things). There are three types of motivations that correlate with value-based action outcomes produced in people’s decisions asserts Argadona (2003: 17): *extrinsic* motivation (when agents takes into consideration their action's extrinsic effects), *intrinsic* motivation (when the valuation refers to the decision's intrinsic effects on the agents themselves), and *transcendent* motivation (when the agent takes into consideration the action's effects on other people). The best decisions are made when all three motivations are taken into account so that no aspects of reality are omitted. Argadona (2003) presents a number of suggestions that one could keep in mind in terms of the development and application of personal values:

- Know the reason for one’s actions;
- Take into account the consequences of actions on self and others;
- Strive to discover the needs of others;
- Strive to act guided by higher order motives;
- Always act with exemplarity;
- Strive to understand other people’s values, and
- Values are not feelings or emotions.

Values in the narrow sense of the term can be defined as standards that determine “what is considered ‘good’, ‘desirable’ or ‘preferred’” (Bamberger, 1986: 57). Attitudes are similar in the way that an attitude also contains elements of enduring beliefs, but attitudes are less general and stable and are mostly related to specific situations or objects (Bamberger, 1986: 57). Humans can possess a limited number of fundamental values, but an almost limitless number of attitudes - the distinction of values and attitudes lies in the way that the two concepts function in a hierarchical scheme, in which fundamental values form the top and specific attitudes the bottom

(Bamberger, 1986: 57). According to Bamberger (1986: 57), a person's values and attitudes are strongly interrelated and together construct a so-called *value structure*, used in the social sciences as a fundamental theoretical concept to explain behaviour of individuals and collective social systems, where behaviour is influenced in several ways, such as in problem-solving, where a person's value structure determines perception and guides the search for information or alternatives.

S.H. Schwartz (2006: 3) agrees that values have been a central concept in the social science domain since its inception and are crucial for explaining social and personal organisation and change. S.H. Schwartz (2006: 28) goes on to explain that values influence most if not all motivated behaviour. When people think of their values they think of what is important to them in life; also, different people hold numerous values with varying degrees of importance. S.H. Schwartz (2006) proposes that the "value theory" adopts a conception of values that specifies six main features that are implicit in the writings of many theorists, which include:

- Values are beliefs linked inextricably to affect. When values are activated, they become infused with feeling. People for whom independence is an important value become aroused if their independence is threatened, despair when they are helpless to protect it, and are happy when they can enjoy it.
- Values refer to desirable goals that motivate action. People for whom social order, justice, and helpfulness are important values are motivated to pursue these goals.
- Values transcend specific actions and situations. Obedience and honesty, for example, are values that may be relevant at work or in school, in sports, business, and politics, with family, friends, or strangers. This feature distinguishes values from narrower concepts like norms and attitudes that usually refer to specific actions, objects, or situations.
- Values serve as standards or criteria. Values guide the selection or evaluation of actions, policies, people, and events. People decide what is good or bad, justified

or illegitimate, worth doing or avoiding, based on possible consequences for their cherished values. But the impact of values in everyday decisions is rarely conscious. Values enter awareness when the actions or judgments one is considering have conflicting implications for different values one cherishes.

- Values are ordered by importance relative to one another. People's values form an ordered system of value priorities that characterise them as individuals. Do they attribute more importance to achievement or justice, to novelty or tradition? This hierarchical feature also distinguishes values from norms and attitudes.
- The relative importance of multiple values guides action. Any attitude or behaviour typically has implications for more than one value. For example, attending church might express and promote tradition, conformity, and security values at the expense of hedonism and stimulation values (Schwartz, S.H. 2006: 3-4).

In line with the aforementioned six elements that provide insight relating to the nature of values, S.H. Schwartz (2006) formulated the "value theory" as ten basic motivationally distinct values that people in virtually all cultures implicitly recognise. Each of the ten values is presented in terms of the broad goal it expresses:

- Power: social status and prestige, control or dominance over people and resources;
- Achievement: personal success through demonstrating competence according to social standards;
- Hedonism: pleasure and sensuous gratification for oneself;
- Stimulation: excitement, novelty, and challenge in life;
- Self-direction: independent thought and action choosing, creating, exploring;
- Universalism: understanding, appreciation, tolerance and protection for the welfare of people and for nature;
- Benevolence: preservation and enhancement of the welfare of people with whom one is in frequent personal contact;
- Tradition: respect, commitment and acceptance of the customs and ideas that traditional culture or religion provide the self;

- Conformity: restraint of actions, inclinations, and impulses likely to upset or harm others and violate social expectations or norms, and
- Security: safety, harmony and stability of society, of relationships, and of self.

Scott (2000: 497) suggests that people differ in their understanding of values and ways of how they define important moral values; this scholar offers five dimensions representing a conceptual framework along which individuals can hold different views in terms of the way they attach meaning to values. In addition, the author argues that organisational values, for instance in the setting of a small business practice, might be strengthened by considering these dimensions:

- Value category (where the value lies in the hierarchy);
- Agent (how voluntary the action is and whether it is morally required of the agent);
- Object (how close the self is to the object of the action; whether the action offends God);
- Effect (whether the effect of the action is to harm or help), and
- Intention (whether the intention of the action is to harm or help).

Shaw (2005: 19) explains that personal morality, in the sense of an individual's ideals, values and inspirations are brought together in the entirety of a person's worldview - the term worldview is a translation of the German word *Weltanschauung*, or a way of looking at the world (Pearcey, 2004). People's worldview provides the context within which they organise and build their understanding of reality (Kim *et al.*, 2009: 115). Kretzschmar (2002: 372) believes that in addition to, or instead of, religious foundations for morality, people might adopt one or more ideological approaches or general worldviews. Some of the alternatives include economic functionalism (concentrates on production and efficiency); humanism (regards human beings as the only source of moral values); communism (emphasises the materialist basis of existence and promotes centrally controlled economies); capitalism (supports the free market and deregulated economies) or, approaches that are community and relationship-based (such as the African emphasis on Ubuntu). Concerning people's understanding of the world, Vorster and Du Plooy (2005: 57) argue that there is a difference between the realities in the world and

people's perception of them. In this regard, Bodenhamer and Hall (1999: 67) state that people act in accordance with their inner representations, or 'maps' of the world; they respond to situations that might not be true reflections of reality in ways that their inner maps guide them. People's actions also reflect then, not only something about their inner representation of reality but also provide clues with reference to their personal values and norms (Bodenhamer & Hall, 1999: 76).

Collective worldviews, explains Pearcey (2004), change over time. What was perhaps once considered to be eminently true and right is no longer the case and conduct and behaviour once widely held as unacceptable or even perverse are now tolerated or have become the norm. Then there is also the matter of ethical or moral relativism. What one person or a society might consider right, another person or society might consider to be wrong; hence right and wrong can be completely relative to a particular person or a distinctive society (Online Guide to Ethics and Moral Philosophy, 2002). Hillman (2011: 15) claims that relativism is a growing trend in modern society, today's mantra is: "Whatever feels good to you and does not impose your views on others is good". In a society where absolute truth does not exist no one wants to offend anyone else by implying that there really is a right and a wrong way to do something. The modernist worldview claims that reality, knowledge, and morality are founded in science, human reasoning and objective evidence; while within the postmodern worldview context, the nature of reality, knowledge, and morality is considered to be completely self-defined and self-referential. Postmodernism questions whether *anything* can be known with absolute certainty, state Kim *et al.* (2009: 116). Postmodernist thinkers historically targeted religiously based ethic paradigms but, observe Kim *et al.* (2009: 116), there is a growing stream of corporate practice and academic research that is fruitfully exploring and implementing religious angles, such as the Christian identity, in the business ethics domain. Jennings (2006: 44) argues that it is not knowledge of business ethics that is lacking in leaders, but the absence of a strong moral character to resist misconduct in the face of pressures typifying the modern organisational context, that is often at the heart of ethical business dilemmas. Verstraeten (2003: 57) explains that while businesses are value driven, this is frequently reduced to shareholder value (profit) as the ultimate measure; he believes that good practices and ethical considerations are accepted and included in daily business as far as they are

necessary and efficient for the realisation of the goal of maximum profit. Other than that, ethical considerations tend to become extremely shallow; even business ethics as an academic discipline which pretends to guide the business community towards a more ethical behaviour cannot escape the problem of being caught in the iron cage of modern rationality.

Kretzschmar (2002: 372) says that ethics has to do with people's attitudes, worldviews, character and conduct, both on a personal and social level. It also deals with how people can be motivated and empowered to live out commendable values and how people can grow in moral character and display ethically good behaviour through their actions. Besides the role of formal educational programmes in assisting people to develop sound moral judgement, Moberg (2007: 554) argues that the progression of people in becoming practically wise involves a lengthy process requiring experience, reflection and inspiration. In addition, knowledge, motivation and emotion might not develop at the same time; a person might for instance, at a given moment, have the motivation and emotional make-up of a virtuously wise person but might be struggling with insufficient knowledge of a context or with mastering the balance between apprehension and boldness that defines a wise thinking style. In light of this, Hartman (2006: 78) observes that some managers are consistently better than others at knowing which of the many accurate descriptions of a particular difficult or morally challenging situation is the outstanding one, although they often cannot say how they do it. Their track record is evidence of their practical wisdom, their razor-sharp 'moral imagination' that is shaped over years of putting their values into practice. Smith and Dubbink (2011: 206) raise the point that it is normal for business ethicists and practitioners to identify principles of business conduct pertaining to honest contracting, limitations on deceptive communication in sales, transparency in financial reporting, prohibitions on bribery and corruption, fair treatment of employees, respect for human rights and the like. The difficult reality is that they inevitably find themselves having to recommend or make decisions based to a large extent on the particularities of actual cases. For this reason, the authors point out that ethics cannot be oversimplified and although foundational principles provide guidance for the theoretical standard situation, sound moral judgment is necessarily an endeavour tied to a careful awareness and assessment of the complicated features of unique situations by moral agents who are well attuned to

the circumstances in which they have to render practical judgements (Smith & Dubbink, 2011: 206).

2.4.2 Integrating Values in Economics

Economics is not only a technical subject but also reflects a significant set of underlying values. The conflicting values implicit in mainstream and ecological economics can be partly ascribed to and explained by the influence of deep underlying theological differences (Nelson, 1995: 135). Cecil (1955: 109) argued decades ago that business should not be regarded as a value-free and cold subject where value choices have no relevance: “there is a dominating point of view that economics as a science, like mathematics, physics or chemistry, deals only with relations of cause and effect, subjected to the strictest of tests, with no attempt to tell what ought to be or whether things are right or wrong. Its sole concern is to trace effects, with no conclusions about what is desirable or undesirable, with no intent to commend that which is good or condemn that which is evil, with no purposes to lay down moral precepts”. Cecil (1955: 110) explained that the assumption that business is as neutral and unbiased as natural science disciplines is totally erroneous and illustrated this claim by means of a statement illuminating the influence of moral guidelines, specifically Christian morality, in business outcomes: “The application of one scheme of economics to two societies with different moral standards, one for instance based on barbaric impulses, and the other one guided by Christian fellowship, will give totally different results”. Fitzgerald (2001: 79) believes that economics does not set the agenda in terms of values, it happens the other way round, economics for example, cannot determine whether it is good or bad if GDP goes up or down. Where values come in, relating to the domain of economics, is in the role of individuals, acting individually but also collectively, in defining economic goals that reflect a certain set of underlying value judgements. Ethics in business is a complex subject, because “there is an immense variety to the situations and actions that get grouped under the description, ‘business ethics issues,’ and the activities of business people challenge any neat categorisation” (Schmidt, 1986: 508). Some of this complexity, as Argadona (2003: 19) explains, is based on the fact that the values held within an organisation or group are made up of the personal values of the group's members, the personal values shared by the group's members, the values adopted by people as members of the group, and the values held by the group as

such. Furthermore, one can also distinguish between the values of the group's founders and those of its renovators, while yet another distinction might be observed between the group's formal values and its informal or actually practised values (Argadona, 2003: 19).

Keller (2007: 184) claims that a scenario typically encountered in the economic world is self-interest, based on an assumed link between efficiency and self-interested behaviour. Keller (2007: 184) then goes on to explain that efficient markets are not necessarily fair or for the benefit of society and the promotion of social justice. Efficiency as an economic goal should not be abandoned but needs to be considered a secondary goal to businesses meeting the ethical criteria of economic transactions at all times (Keller, 2007: 186). Mitias (1982: 255) explains that despite the fact that business is a social institution and as such, it affects and is affected by values, business is one of the least understood institutions of society. Nevins, Bearden and Money (2007: 262) propose that a focus on short-term profits instead of long-term meaning is a fundamental result of skewed value choices made in businesses. Trade-offs also occur in businesses between competing values, for example, a value to strengthen human relationships might result in a drop in short-term profitability, producing the result of owner-managers giving priority to the goal of profit maximisation (Buenger, Daft, Conlon & Austin, 1996: 557). Contributing to this kind of problem is the fact that there is not always a fit between stakeholders' value sets within organisations as well as the existence of the influence of a mix of multiple ethical theories containing personal, professional and public values that are not necessarily aligned (Scott, 2000: 516; Byrne, 2002: 126).

The subject of values in business is highlighted by Schuitema's (2007) insight, namely that businesses can in actual fact create *value through values*; in addition, that decent morality, when purposefully applied in business, can provide meaning and fulfilment to the lives of entrepreneurs and communities as the *deeper* values of service are incorporated in the economic world. The treatment of the term "business ethics" as an oxymoron or a belief that ethics does not have a central place in business is of concern, particularly in SMEs where value strategies can be implemented more easily than in large corporates or government institutions because of the fact that at the institutional level one can deductively argue back to

the ethics of executive individuals whose decisions set organisational policies (Cragg, 1997: 231; Pattan, 1984: 1). Not only is the importance of SMEs in an economy indisputably accepted, in addition, businesses are very well positioned to positively influence society and play a vital part in communal matters of social responsibility (Ayyagari, Beck & Demirguc-Kunt, 2007: 415; Lepoutre & Heene, 2006: 258). The other side of that coin, which carries equal weight in terms of its capacity to influence, is that the illegal and unethical activities of corporate agents have the potential to produce a significantly negative impact on the welfare of the society (Schwartz, 2001: 247). Argadona (2003: 24) claims that a value-based strategy in business can be hindered by factors such as “the tyranny of the bottom line”, “an excessively bureaucratic culture”, a “group mentality” or “cognitive dissonance” and offers a model consisting of six stages that might be considered in the process of creating a value strategy in an organisation. The stages are:

- Stage one: Identifying the currently existing values;
- Stage two: Identifying the values that are needed;
- Stage three: Communication, institutionalisation and commitment;
- Stage four: Aligning values and practices;
- Stage five: Redesigning the human resources policy, and
- Stage six: Reviewing the process.

Kraft (1997: 171) suggests that Christianity transforms people’s value sets. The same people in effect acquire new values when they are born into Christianity. The author claims that a value shift is brought about by a person’s Christian religious convictions and explains that values like productivity and profitability in business might become less important because of such a value shift while values like honesty, teachability and brotherly love might take a more central position. A number of scholars have examined the idea of a *Christian Value Perspective* based on the wisdom recorded in the Bible that is applicable to multiple facets of life, including business. Hammersla, Andrews-Qualls and Frease (1986: 434) make the point that one’s concept of God lies at the very core of personal religion. Consequently the type of God one believes in is as important as whether or not one believes in the first place. There is a shift required in the way religious values and concepts are married with practice. An understanding of underlying Christian values and conceptual

frames as being vague and irrelevant in the context of business differs significantly from a view that those elements are not only relevant but crucial to incorporate. Trevino and McCabe (1994: 406) propose that a meta-learning approach to teaching business ethics deserves a closer look and argue that there is a difference between teaching values and actively participating in ethically acceptable behaviour. The authors believe that divorce between policy and implementation can be improved if young people become part of honourable business communities where real ethical issues are openly and regularly discussed (Trevino & McCabe, 1994: 406). The translation of these theoretical structures into practical applications for decision making processes and resulting actions links the ethical or value oriented context precisely with both individual and organisational areas of responsibility (Schnebel, 2000: 79). The practical nuggets of wisdom written by Solomon in the book of Proverbs for instance, can be regarded as highly practical laws of human living that govern life in terms of achieving success, happiness, fulfilment and purpose in the same way physical laws govern the universe (Scott, 2006: 3). Solomon's wisdom provides life-changing tactics that produce extraordinary results, continues Scott (2006: 7), as he offers several possible Biblically-derived rewards that might result from applying Solomon's insights:

- Knowledge;
- Discretion;
- Good judgement;
- Preservation and protection;
- Success;
- Better health;
- Longer life;
- Honour;
- Financial abundance and independence;
- Favour of those in authority;
- Commendation and promotion;
- Confidence;
- Strength of character;
- Courage;
- Extraordinary achievement;

- Personal fulfilment and a meaningful life;
- Good relationships;
- Love and admiration of others;
- Understanding, and
- True wisdom.

2.5 CHRISTIANITY AND THE CHRISTIAN WORLDVIEW

In the following section, the researcher provides an exposition of the Christian faith and the associated worldview of the religion. The section provides crucial context that is essential for meaningful interpretation of the research findings and the contributory implications. According to Shaw (2005: 10), any religion provides its followers with a worldview, part of which involves moral instructions, values and commitments. Accordingly, the Christian faith, as any other faith, should for this reason not be regarded as merely a doctrine but as a comprehensive outlook on life that could significantly affect a Christian's decisions. The Bible shapes the Christian's view of the world and how it operates. The Ten Commandments recorded in the Old Testament and Christ's exhortations and commands recorded in the New Testament provide clear foundational guidelines for morality. People who are believers in Christ, in His death, burial and resurrection cannot be ignorant with regard to applying God's truths to every area of their lives and live their lives in a way that is evidence of their faith. A transcended view of Biblical moral guidelines promotes absolute morality rather than situational or relative moral practices. That said, the notion that Christians are in some way better than others or do not struggle with moral dilemmas is not supported by the researcher. Christians, like all others, battle with challenging moral decisions, tensioned between selfish desire and the greater good and might frequently find themselves acting out in ways that could be regarded as Biblically immoral.

The researcher is aware of the fact that many interpretations are available pertaining to various aspects of the Christian religion, derived from the work of various scholars as well as a wide-ranging scope of understanding by different individual believers and different streams within the Christianity movement. Various translations of the Bible as well as many streams within the religion are the cause of a degree of

variation in the mainstream Protestant tradition in which this research project is located. Moreover, the researcher is aware of the fact that the ideas presented in this section are more theoretical than empirical in nature, simply because many significant 'facts' pertaining to religion cannot necessarily be empirically demonstrated or backed up by reason or rigorous scientific methods, as they are accepted and regarded as truth, by faith (Hebrews 11:1; 2 Corinthians 5:7). A number of accomplished, respected and well-published scholars and scientists would justifiably argue that no evidence can be provided supporting the existence of God, let alone all the theories associated with Him. Harvey (2008) touched on this matter when he stated that philosophical critics of Christianity have argued for centuries that a core belief in a transcendent deity was unjustified and incoherent and is challenging when claims are made that fall within an intellectual discipline. Harvey (2008) continued to explain that faith-based research might be considered by some as lacking in academic and intellectual integrity for the reason that, at least to a certain degree, some truths associated with it are not based on evidence. This presents a problem for a scientific research project of this nature and in this regard the researcher operates from the position not only that God exists but that He is everything He claims to be in the writings recorded in the Old and New Testaments. The researcher is well aware of the fact that this view of God and Christianity can without doubt be criticised or rejected by some scholars.

The researcher is comfortable with the treatment of the Bible as God's inspired word and the use thereof as a reliable source document for gaining factually truthful insight into the essence of Christian religious aspects. Although in all probability in some cases tainted or erroneously deduced by varying human interpretations, the authenticity of the Bible is not questioned and plays a strong role in the interpretation and presentation of the subject matter. In light of varying human interpretations offered by different scholars on some problematic topics, the researcher has purposefully stayed away from contentious, debateable topics that could present questions about foundational inaccuracies or doctrinal error. The researcher was, in addition, mindful of the credibility of the scholars whose works were selected for inclusion in this report for the purpose of providing an interpretational view on foundational Biblical truths that shed light on Christianity and the worldview held by members of this group. No claim can be made that the Christian religion and the

Bible are the only religious source of moral standards; other religions might be equally effective in providing value guidelines and prescriptions for social relationships. As Shaw (2005) explains, followers of all the major religions of the world: the Jew, the Christian, Hindu, Moslem and Buddhist can all articulate a universal value like 'do unto others as you would have them do unto you' from their respective scriptural resources. Shaw (2005: 11) moreover argues that while religion certainly provides moral guidelines, morality need not necessarily rest on religion. Kim *et al.* (2009: 118) point out that, particularly in the field of business ethics, non-religious frameworks such as the social contract theory and Kantian deontology, among others, have been applied to address corporate ethics.

A comprehensive demographic study of more than 200 countries showed that there were 2.18 billion Christians of all ages around the world, representing nearly a third of the estimated 2010 global population of 6.9 billion. Taken as a whole, Christians were by far the world's largest religious group, Muslims, the second-largest group, made up a little less than a quarter of the world's population. Christians were also geographically widespread, so much so that no single continent or region could irrefutably claim to be the centre of global Christianity. Major Christian traditions in 2010 comprised 50.1 percent Catholic, 36.7 percent Protestant, and 11.9 percent Orthodox Christians and 1.3 percent other Christian groups such as Mormons and Jehovah's Witnesses. In 2010, about a quarter of all Christians lived in Europe (26 percent), more than a third (37 percent) in the Americas, 24 percent in sub-Saharan Africa and 13 percent in Asia and the Pacific. These statistics were supplied by the Centre for the Study of Global Christianity as based on a survey conducted in 2010 (Global Christianity, 2011).

2.5.1 God's Greater Plan with Humanity

Viola (2009: 17) suggests three elements that construct an accurate understanding of the concept of God's ageless purpose in a meaningful manner, namely: first, there is a God who is an ageless romantic, driven by one consuming pursuit; secondly, there is a God who has sought, since eternity, a resting place, a habitation, a home, and thirdly, there is a God that visits the planet earth from another realm to establish a heavenly colony that gives Him visible expression. These three elements are about: i) The Bride of Christ; ii) The House of God; and iii) The Body of Christ.

It is vital to understand that while God's plan was interrupted through sin and the fall of man, it was by no means destroyed. The Law of Nature, as Lewis (1952: 8) calls it, explains the fact that man is firstly acutely aware of the fact that he should be acting in a certain decent way and secondly, that he is in fact not behaving in that decent way at all. Man is, based on his carnal nature, trapped in a hopeless inability to please God, unable to reconcile himself with God. This is where God intervenes; He rescues His initial plan with mankind and makes provision for man to be restored to his original position, which is a visible extension and reflection of Him, through Jesus Christ, the Saviour of mankind. Christ is the way to the Father and to the kingdom, He is the way, the truth and the life (John 14: 6), that is His eternal purpose. Eternity is not time in an endless duration, rather eternity is the nature and mode of God's own being, explains Prince (1993: 429). God created the resource of 'time' in order for Christ to enter man's domain and intervene in man's affairs. If the New Testament historical event of Christ's resurrection from the dead is not true, then of course it presents a major problem, as the resurrection is the core truth on which Christianity is built, *the* event, as one might say, on which Christian doctrine stands or falls, hence its importance cannot be overestimated. The Apostle Paul touches on this matter in his first letter to the Corinthians where he writes: "If Christ hasn't been raised, then your faith is worthless" (1 Corinthians 15: 17 Common English Bible).

God's restoration of man to his former position is reliant on an individual's response to God's invitation. Carnal man is separated from God, but through grace and by faith he can be put back into and be part of God's original plan (Ephesians 2:8). Every individual comes before this decision, of accepting God's gift of redemption or rejecting it; man has a free will. Pawson (1998: 11) states that the Christian initiation, or the 'birth' of a Christian, is a complex of four elements, namely: repenting towards God, believing in the Lord Jesus, being baptised in water and receiving the Holy Spirit. *Liberal* thought concentrates on repentance; *Evangelical* thought focuses most attention on faith; *Sacramental* thought on water-baptism and *Pentecostal* thought on rediscovering the Holy Spirit (Pawson, 1998: 11).

If one views the ideal spiritual aspiration of man to be born back into God's presence, to be restored, as it were, to the holy place of the original position in God, only as a more attractive alternative than going to hell and eternal damnation, it represents an incomplete picture, lacking the most central element of God's 'story' – the message of the cross and man's restoration is not God's full story, it merely depicts a dot on the perpetual line of God's grand mission. The calling of every Christian is to build the ekklesia upon an unequivocal revelation of the Son of God, the church's centre of gravity is Jesus Christ – to the bride, Christ is the Bridegroom; to the house, Christ is the foundation, the cornerstone and the capstone; to the body, Christ is the head and to the family, Christ is the firstborn (Viola, 2009: 304).

2.5.2 Jesus Christ - The Man, The God

Over many centuries, thousands of scholars have written numerous volumes about the life and the work of Jesus Christ. The Bible provides some perspective on the sheer magnitude of everything there is to say about Jesus in John 21: 25 where John writes: "Jesus did many other things as well. If every one of them were written down, I suppose that even the whole world would not have room for the books that would be written" (New International Version).

Haasbroek (2001) indicates that Jesus is not only brought into the picture predominantly in the New Testament, but that His presence and involvement with man can be mapped out in every book of the Old Testament of the Bible as well. His name is literally written all over the Biblical account of man's history. The well-known Christian writer, Lewis (1952: 51), says of Jesus that His claim to forgive sin, moreover, the sin of other men, is so extreme, preposterous and totally outrageous that it can either offend one or just be plain comical and bring laughing tears to one's eyes. The fact that Jesus told people that their sins were forgiven, argues Lewis (1952: 52), makes sense only if He really is God, whose laws are broken and whose love is wounded by sin; in the mouth of any other speaker who is not God, those words can only be regarded as silliness and conceit unrivalled by any other character in history, in other words, Jesus spoke the truth or He lied, He either is who He says He is or He is an absolute liar.

The earthly history of the Messiah, the 'Anointed One', saw Him born in Bethlehem and raised in Nazareth, as a descendant of the great King David. He was a carpenter by trade, as was His father, and worked in Nazareth until he was about the age of thirty, when He started His public ministry of teaching and healing, travelling for three years through various cities in Judea (Harris, 2010: 77). Jesus gained many followers and more enemies. The religious leaders of the day conspired to kill Jesus, outraged by His claims to be equal to God they falsely accused Him and set Him up to be sold out by one of His closest associates; to be flogged and executed by crucifixion at the hands of Roman soldiers (Harris, 2010: 77). In fulfilment of an ancient prophecy and His own promise, Jesus rose from the dead, appeared to His followers whom He commissioned to take the good news of His death and resurrection to the world, and then ascended into heaven (Isaiah 53: 5; Mark 10: 32 - 34). Two thousand years later this message has reached every continent of the world and He has a following of almost two billion believers, indeed He is "the most famous, most powerful, most controversial and revolutionary figure in all human history", and what is more, He has promised to return (Harris, 2010: 78).

Jesus is "able to save completely those who come to God through Him, because He always lives to intercede for them" (Hebrews 7: 25 New International Version); He is man's intercessor, at the same time He calls man His friend (Job 16: 20); man sinned against *Him*, yet *He* pleads man's case and bears God's wrath (Micah 7: 9); He endured the shame of the cross for the joy set before Him, and sits in the place of honour at the right hand of the throne of God (Hebrews 12: 2); He was made a curse on man's behalf, redeeming man from the curse of the law (Galatians 3: 13); He was despised and rejected, crushed for man's iniquities (Isaiah 53: 3); He is able to understand and sympathise with man's weaknesses and infirmities, He was tempted in every way, yet without sinning (Hebrews 4: 15). A believing person's life story, starts, continues and ends in Jesus Christ (Viola & Sweet, 2010: 57). Chosen before time existed, a person is formed in Christ, matured and perfected. He is the perfect author of man's biography; "the author and finisher of our faith" (Hebrews 12: 2). Jesus states that if anyone wants to follow Him, he should: "deny himself [disown himself, forget, lose sight of himself and his own interests, refuse and give up himself] and take up his cross daily and follow Him" (Luke 9: 23 Amplified Version).

The life of a believer is affected, says Ingram (2012: 70), in a significant way by Jesus and has several consequences:

- Sin is immediately forgiven;
- Right standing with God is immediately achieved;
- Membership to God's family is established;
- A believer is taken out of the kingdom of darkness and put in the kingdom of light;
- The Holy Spirit lives in a believer into all eternity, and
- Punishment for sin is taken away; a believer lives in peace with God.

2.5.3 Sin, Pride and Human Nature

The Bible is very clear on the fact that all people carry an inherent sinful nature, a carnal nature that is in effect opposed to God and God's goodness and that is characterised by a natural tendency not to do good, but evil. According to the Bible, human nature is deceitful (Jeremiah 17: 9), wicked (Mark 7: 21 – 23) and no goodness is found in men (Luke 18: 19; Romans 3: 10; Psalm 14: 2 – 3). Man has no reason for pride (Romans 11: 20) when confronted with the knowledge of his true self and graveness of his condition. Kempis (1982: 3) suggests that "true knowledge and evaluation of self is the best and most worthwhile sort of learning, perfect wisdom is having no great opinion of self". Peck (1978: 80) argues that true spiritual growth stems from the painful realisation of one's true nature and furthermore suggests that if people's goal is to walk in denial in order to avoid the pain and escape the suffering associated with this truth, they cannot successfully seek higher levels of consciousness or spiritual evolution.

Moore (2002: 22) explains that Satan's plan, as portrayed in Genesis, was to modify human behaviour to accomplish his unholy purpose. The selfish nature of fallen man, the dark side of man, so to speak, is focused on 'self', it is fuelled by the flesh and craves for elements gratifying the 'self' like wealth, power and sexual conquest (Foster, 1985: 5). Humanity was deceived by Satan, deceived into erroneous beliefs about God and about themselves; deception is Satan's greatest weapon, his speciality, so to speak (Relfe, 1982: 97), and he has been deceiving humanity from the very beginning. In Romans 3: 23 the author states that: "all have sinned and fall short of the glory of God" and for this reason Stanley (2003: 19) argues that it is a

very dangerous assumption to think that good people will go to heaven. The moral gauges of humanity are gravely defective, guiding people into thinking that humans are basically good; consequently, smart, educated and accomplished people are banking their eternities on a theory that doesn't hold water. All have sinned, all have missed the mark. Christians can believe this statement because the Word of God tells them so but they can also believe it because it is evident from a truthful self-examination of their own character, their selfish, self-righteous and self-centred carnal nature. Nee (1957: 35) explains that human beings do not have to do anything to get a sinful nature, it comes naturally, sin comes freely to all humans, babies do not have to be taught wrong ways, and it comes just as naturally as breathing oxygen does.

Ashley (1997) defines the meaning of the word *sin* by way of two broad concepts that require a deeper look in order to arrive at an accurate biblical understanding of the topic: Sin firstly encompasses the idea of a *transgression*, in other words, to go beyond a set boundary or limit. The second concept involves the idea of *missing the mark*, or, to aim for one direction but end up going in another. These two traits are deep-seated in the carnal nature of man and shed some light on a biblical comprehension of sin, the effect of which puts all humanity in a position of being totally unable to help themselves, and as a result of their incapacity, failing dismally to measure up to God's standard. God sets a high standard for overcoming sin, a standard that mortal humans can simply not attain; man cannot remove sin or change his nature. It is however possible for God to do, to remove sin and change the nature of man, and that by way of the death of Christ and His resurrection (Matthew 9: 1 - 8).

There is one thing that can hinder individuals from being saved from themselves and their corrupt, sinful nature, as well as the consequential wages for sin, which is eternal death (Romans 6: 23), by the redeeming work of Christ and that is - PRIDE. Pride is the basis for all sin and the first sin to destroy the calm of eternity (Vaughan, 2001: 1). Humility is the foundation of all virtue, but pride is the essence of all sin. Pride has many facets and many pages could be filled examining the concept, but that would not serve the purpose of this project of course, but essentially the principal and most basic form of pride that man can have is a resistance and

unwillingness to acknowledge the corrupt nature of self, his own self-centred character and his depravity. The man that does not accept the state of carnal humanity and the desperate need for a spiritual saviour cannot understand or receive the things of God (2 Corinthians 2: 14) and relies fully on his natural, carnal nature, rooted in pride.

When people are able to grasp the gravity of their situation, repentance from sin and a sober decision to turn to God, or salvation, can follow (Luke 3: 3). Pawson (1998: 24) explains that biblical repentance involves three dimensions, thought, word and deed. There takes place a practical movement from 'inward heart' to 'outward life' as a person goes through the mental, verbal and practical phases of repenting and turning towards God, committing his/her life to God and depending on His grace for salvation and sanctification, a process of being saved by grace through faith (Ephesians 2: 8). Prince (1993: 106) illuminates the principle of a sinner's first response to God, namely repentance, by way of explaining that the root meaning of the word repentance translates the Greek word '*metanoein*' which means 'to change one's mind'. An inward nature of true repentance involves that people undergo an inner change of mind, resulting in an outward turning back, or turning around; to face and to move in a completely new direction (Prince, 1993: 106). The supreme crisis of every human life comes at the moment of the Holy Spirit's drawing to repentance; what hangs in the balance is where that soul will be on entering the portals of eternity (Prince, 1993: 113).

2.5.4 The Bride of Christ, His Body, The Church

Nee (1957: 33) explains that through the death of Christ and His resurrection, He led in a new era, He became the head of a new race, as the sum total of humanity fell in Adam, so too, inclusive redemption of the whole human race became a possibility through Christ and the church, His body, is included in this scheme; as they died in the first Adam, so they live in Christ, the second or last Adam (Corinthians 5: 17; Romans 6: 5; 1 Corinthians 15:45). God desires that His people become 'one' as the Son and the Father are one (John 10: 30) even in, and especially in, all of their diversity and differences and He accomplishes that objective through His body, the church. Pelsler (2003: 110) calls the church God's genius: the genius lies in the very fact that a single human being cannot contain the complete mind of God; the church

is not the assembly in a building on a Sunday, but the living body of Christ, throughout the week and in all walks of life.

The world is at a point in time where conditions are becoming more extreme; Katz (2009: 3) asserts that people are going to be forced to choose more radically for or against God. The self-seeking values of an increasingly secularised culture have an enormously negative impact on society and bring about social and environmental problems of every kind; crime is rising, marriages are breaking down, greedy exploitation puts natural resources in short supply and so the list goes on (Jacobsen, 1987). Schuitema (2007: 21) claims that many people in this day refuse to accept accountability for their actions, they train their conscience to block regret and remorse, they simply feel no guilt; and in their ongoing quest to acquire wealth or fame many become icons and role models, spreading the diseases of self-centredness. What is seen in this day is an eerie reminder of what Sider (1978: 121) observed more than four decades ago, namely that institutionalised evil social and economic structures and unjust legal systems had the potential to “destroy people by the hundreds and thousands and millions”.

What about the church then? One of the present-day realities, according to Carstens (2010: 33), is that the spirit of the world is regrettably also ruling in and through the church. Pelser (2003: 21) adds that spiritual ambition has driven many churches and ministries into the arms of anti-Christ and humanistic positions, blinded by their own success. It seems as if there is no longer an urgent burden among spiritual leaders for lost souls, observes Badenhorst (2010: 107). While the body of Christ has the key to salvation in its hand, the church is increasingly operated as a business, lacking the power and vital guidance of the Holy Spirit. Spencer (2010: 13) admits that many have become sceptical of ‘churchianity-orientated’ Christians, who talk the talk but don’t walk the walk and follow pastors with ambitions that Jesus would not recognise, such as comfort, convenience and economic prosperity.

As accurate, yet bleak, as this honest picture of some facets of the present-day church might look, God has an infallible plan for the church that will impact all the nations of the world (Matthew 28: 19). Jesus Christ promised that normal people, believers with a God-focus state of mind, would be the very bricks that He would use

to build His church, a movement against which the gates of hell shall not prevail (Matthew 16: 18). Church history culminates in the modern day with the church regarded by some as an irrelevant influence in secular society. The story of the church however, is far from over. Lunn and Lean (1969: 154) predicted that it is the very 'taking away' of true Christianity that might leave a void that could convince the world of its value and inspire an awakening. The church plays a major role in bringing Christ, God's answer for humanity, to the world. Although the church might not at present have an absolute understanding of this, as it grows into an increasing understanding of its identity in Christ and the calling placed upon it by the Head of the church, which is Christ Himself, it is progressively aligning with God's purposes and displaying an attitude that is more Godly and less worldly (Katz, 2009: 8). Tenney (1999: 67) believes that God will absolutely reveal the light of His glory in this dark world through the church, as the concentrated manifest presence of God appears in areas or vicinities, through faithful, Spirit-filled pockets of believers, the forces of darkness lose their ability to sway people and light drives darkness out. Samra (2012: 99) describes how the church should be considered a Godly gift, designed to impact the world and meet the needs of humanity, by making Christ a reality in people's everyday lives. He provides three reasons supporting this outlook: God has given the church a diversity of spiritual gifts, which function together to accomplish the mission He has assigned to it; God has given specific leaders to oversee this work; and God has given the church special access to divine power. The church is in a position to demonstrate to the non-Christian world, that the new life made available through Jesus' death on the cross is also the foundation for a new society, God in other words informs and transforms the world through His body; this is nothing other than a visible representation of Christ – a tangible body of evidence of His existence (Harris, 2004: 47). God calls the church to follow in the footsteps of Jesus, who pioneered the way and established the early church, to continue on the way He started, to individually and collectively be the 'salt' of society. The Holy Spirit is indeed encouragingly urging the church onto this road of faith and obedience (Carstens, 2010: 80). Jacobsen (1987: 209) reminds readers that the church is clothed with Christ's authority. Jesus promised His followers that God shall move through their prayers and release supernatural power in the spiritual world in the same way Jesus did, and more, the church has God-given authority to touch the lives of people with need (John 14: 12 - 13).

The body of Christ is an eternal masterpiece, which is not sufficiently appreciated, it requires a true revelation from God to understand what a majestic organism the body of Christ is, argues Katz (2009: 3). The church provides the hope, maintains Badenhorst (2010: 164), which the world is longing for; if a real revival of the church is demonstrated in the lives of individuals, congregations, cities, it can bring about a global spiritual awakening that can turn others to God. The assignment of the church, Spencer (2010: 160) advocates, is to have global influence, to be more than the traditional concept of church, often paralysed, silent and uninvolved in critical, real-life, issues, but instead to be genuine God-agents, affecting culture and supporting disciples in their global mission to touch the lives of the nations. The bodies of Christian believers are temples of the Holy Spirit; wherever they live and move the wisdom and power of God is made manifest, says Pelser (2003: 110). The distorted view the world has of Christianity, continues Pelser (2003: 161), needs to be corrected in these days, and Christians should not be afraid to contaminate themselves, they should get involved in life at all levels, as God wants to honeycomb the world through strong believers everywhere to influence their communities, as is already starting to happen throughout the globe.

2.5.5 The Bible - God's Manual for Humanity

The Bible is inspired by God, although written by the hands of men (2 Timothy 3: 16-17) and is a 'living' document. It can be considered a supernatural and active extension of God Himself, not merely words on paper (Hebrews 4: 12). The Bible contains God's eternal word, it is relevant, not limited by time or space, and it should not be regarded as a contemporary work centuries ago that has gone out of fashion in the modern day (Psalm 119: 89; Psalm 119: 160; Matthew 24: 35; 1 Peter 1: 25).

The Bible states that God's word is infallible; nothing or no one can stop the word from accomplishing God's intended plan (Matthew 5: 18; Isaiah 55: 11). The Bible states that God's word is binding; it is the highest and final authority in the entire universe. God's word is backed up by God Himself (Matthew 5: 19; Isaiah 45: 23; Jeremiah 1: 12). The Bible states that God's word is trustworthy, complete and inerrant; it furthermore needs no revision (Psalm 19: 7; Proverbs 30: 6). The Bible states that God is the Creator of the universe and the source of human existence (Romans 11: 36; Acts 17: 24). The Bible is profitable to study and it is as a matter of

fact a necessity for finding life and meaning (Joshua 1: 8; Matthew 4: 4). The Bible contains an invitation from God, available to every human being, to live in a personal relationship with Him; this relationship includes communication and salvation from eternal death (Acts 17: 27; Jeremiah 33: 3; Romans 10: 10 – 13).

According to Pawson (2003: 5), God has given humanity a library containing 66 books, the Latin translation of the word '*Bible*' is '*biblia*', which literally means '*books*'. The 66 books of the Old Testament and the New Testament were written by 40 different authors over 1 400 years and include many different literature types (Pawson, 2003: 777). Pawson (2003:5) suggests that the Bible is not arranged topically or laid out in a fashion that allows people to study themes individually, it is instead arranged, he continues, so that people can read a book at a time. The Bible is God's truth about Himself and how people should relate to Him, all laid out against the historical context, it is everything but a boring theological textbook; instead it relates the vibrant account of God's loving, redeeming intervention in the fate of humanity (Pawson, 2003: 5). The Bible is an extraordinary work because it contains the account of God's plan with His people and the remarkable event that Pawson (2003: 778) calls the *hinge* of history, Christ's birth, crucifixion, death and resurrection. The world will never be the same again, Christ has come a man yet at the same time He is God, and He came to be the Saviour of the whole world. Because of this event, time has been divided into two epochs: BC (Before Christ) and AD (anno domini, translated from Latin meaning 'year of our Lord') (Pawson, 2003: 778).

Tozer (1976: 3) believes that it is absolutely vital to think 'right' about God; the Bible plays a crucial role in forming an accurate concept of God. As a believer studies the word of God and discovers more about His character, the 'open secret', as Tozer calls it, referring to a deeper knowledge of God that is not necessarily in plain view, becomes increasingly available to the believer. The Bible is a vital ingredient of the Christian way, it not only contains the core foundational truths pertaining to the nature of God and His plan for salvation but also contains many deep spiritual truths, vital insights, 'solid food' that go beyond 'milk' and 'bread', as the author of Hebrew makes clear. The regular, systematic study of the whole of God's word will develop and mature people's spiritual faculties (Prince, 1993: 60). As the general written

word (logos) is studied by a believer, in faith, the Holy Spirit unlocks the living message and opens a believer's heart to receive God's revelation, a piece of the Bible for special application (rhema). This is because God's word is active, it is alive, it is Spirit and works actively in people who believe it (Pawson, 1998). Christ Himself, the second person of the Holy Trinity, is called the Word (Tozer, 1982: 55).

The Bible not only provides the believer with an accurate view of God but also presents an accurate view of the world, a manual for dealing with the situations encountered in life. A book like Proverbs, for example, according to Pawson (2003: 381), describes life as it really is – not life in church but life in the street, the office, the shop, the home, it covers all aspects of life and considers how one should handle every situation. Proverbs was written to lead people to wisdom and it teaches that the very first step in becoming wise is to have a 'fear of God', that is, a reverence and respect for God's sovereignty and His authority (Proverbs 1: 7; Proverbs 9: 10).

2.5.6 The Holy Spirit

"The most important person on earth", is how Munroe (2007) refers to this member of God's Trinity – the Holy Spirit. The Holy Spirit is not merely an influence, argues Le Roux (1989: 4), but a person who has emotions, qualities, characteristics and a will. The Holy Spirit is not an 'It', nor is He a 'Universal Force' or a 'Cosmic Mind', or a 'Cloud' or 'Mist', he is not a 'Feeling' or a 'Sensation', says Munroe (2007). The Holy Spirit is God, He is fully God and is equal to the Father and the Son, worthy of the same honour. He is a 'Comforter', 'Guide', 'Teacher', 'Helper', 'Enabler', 'Convicter', 'Communicator', 'Sanctifier' and 'Drawer to God' (Munroe, 2007). Man was created by God's word at the beginning and formed in God's own image (Genesis 1: 26). God was Spirit and He gave man a spirit so that He could enter into him and have fellowship, knitting together God's life and man's life on a Spirit-to-spirit level (Edwards, 2001: 112). That was man's state before the fall, which was lost at the time of the fall, when man began to depend on the soul – the mind, will and emotions, informed by the senses – to interpret life (Munroe, 2007: 63). God restored the broken relationship through Christ, who gave life to man's spirit and restored the image of God. The broken image of man came under the hands Christ, who alone could restore man because He is an exact image of His father (Colossians 1:15).

Finney (1999: 51) explains that the Holy Spirit reveals God to man; through faith, the Holy Spirit puts genuine impressions of God's truth and His character upon the minds of men, without which a satisfactory result cannot be achieved in the Christian walk. Receiving, and walking by the Holy Spirit (Galatians 5: 25) is a key element in living a victorious Christian life or *overcoming the world* (1 John 5: 4). Pawson (1998: 11) includes receiving of the Holy Spirit as one of four spiritual doors of the Christian initiation, the others being repenting, believing and getting baptised in water. The Christian birth is not complete without the infilling of the Holy Spirit or the baptism of the Holy Spirit (Prince, 1993: 225). When Jesus spoke to the Samaritan woman at the well He told her, as recorded in John 4: 24: "God is spirit, and his worshipers must worship in the Spirit and in truth" (New International Version). Jesus is highlighting in these prophetic words to the woman one of the key elements necessary for intimacy with God; the Spirit-filled, Spirit-minded, Spirit-conscious man can again enter God's holiest presence; unlike the old covenant tabernacle holy of holies where only a high priest could enter, all believers can step into His presence inwardly to worship God, have fellowship with Him, and receive divine revelation (Prince, 2007: 90).

The Holy Spirit is active in the lives of believers and produces tangible activity in their lives (Edwards, 2001: 113). The baptism of the Holy Spirit that John the Baptist refers to (Matthew 3: 11) represents God's anointing on believers that influences them in four ways according to Le Roux (1989: 115 - 117):

- It strongly affects the way they think and live, they obtain the mind of God;
- It cleanses their hearts and removes worldly things; the fruit of the Spirit become manifest in their lives;
- It unites them in an unselfish manner, and
- God manifests His power by enabling believers and empowering them with the gifts of the Holy Spirit.

The fruit of the Holy Spirit are not merely what the Spirit does, but represent who He is. He produces His own likeness in His people. A relationship with the Holy Spirit enables believers to be *remade* in the image of their Creator, and reflecting God's

nature in effect then transforms the culture in which believers find themselves (Munroe, 2007: 220). The fruit of the Spirit are listed in the Bible in Galatians 5: 22 – 23 as: *love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control*. Fruit is always the end result, argues Le Roux (1989: 222), and the reason why a fruit tree is planted. When the Spirit of God dwells in a man, the fruit produced in the life of that man are God's own characteristics. God brings forth the mind of Christ (1 Corinthians 2:16) through His people, reflected in their thoughts, actions and words. The gifts of the Spirit are different from the fruit; the fruit is produced in the spirit of man and reveals God's character; the gifts, on the other hand, are supernatural manifestations of the power of the Holy Spirit due to a Godly intervention through a person. In this instance the spirit of man is merely a channel through which the Holy Spirit works (Le Roux, 1989: 234). The gifts of the Holy Spirit are given primarily for the benefit of the body, typically expressed in a local congregation of members (Prince, 1993: 359). There are nine gifts of the Spirit, mentioned by Paul in 1 Corinthians 12. The gifts include:

- Word of Wisdom;
- Word of Knowledge;
- Faith;
- Gifts of Healing;
- Working of Miracles;
- Prophecy;
- Discerning of Spirits;
- Diverse (or different) kinds of Tongues, and
- Interpretation of (different) Tongues.

Despite the fact that a Spirit-filled walk is an achievable reality in the life of a believer, there is a battle taking place in the inner man of every believer – a continual battle between the spirit and the flesh (Galatians 5: 17). Satan has access to the mind of man and man's choices are never free from conflict (Ingram, 2012: 71). Paul explains in Romans 8: 5 – 7 that the mind that is governed by the Holy Spirit is in accordance with God's will but the mind governed by the flesh is hostile to God. In the daily walk of life, Meyer (1995: 31) explains that the outcomes of hundreds of decisions are influenced by the choices people make in their minds. She indicates

that accurate thinking is a vital necessity that a believer cannot live without and that spending regular 'quality time' in fellowship with God should be a priority. Abiding in Him, and actively submitting their thoughts to the indwelling Spirit of God, continues Meyer (1995: 32), affects the fruit produced by people's thoughts. Thoughts are linked to outcomes. The extent to which the Holy Spirit will control and direct a believer is the extent to which a believer will voluntarily yield to the Spirit (1 Corinthians 6: 19) and accept His control and direction (Prince, 1993: 299).

2.5.7 Gifts to the Body of Christ and the World

Every human being is gifted by God and discovery plus appropriate usage of these gifts not only provides true fulfilment to an individual but also brings blessing to others. It is important for Christians to have some understanding of these gifts from a behaviouristic perspective as well as for providing guidance for self-development and shaping of their personalities, based on the traits God created in them. The gifts of the Holy Spirit are not the only gifts presented in the Bible. Fortune and Fortune (1989: 18) provide insight into the seven gifts, sometimes referred to as the *motivational* gifts that are, according to them, received at conception and shape interests, abilities, enthusiasms and actions in people in a similar fashion as DNA produces physical characteristics. Motivational gifts differ from the gifts of the Holy Spirit in that they can be observed in people as part of their natural ability, they are always capable of performing in line with that gift, it comes from God and is placed in a person's makeup to build up and serve the body; whereas the gifts of the Holy Spirit typically manifest in a person for a specific purpose in a given situation, for example a word of knowledge or a word of wisdom comes through an endowment of the Holy Spirit through a person for a particular time and place in a set of particular circumstances. Harris (2004: 75) suggests that serving is the best way to find a sense of belonging and ownership of one's faith – to really connect with others and dive into a community, 'doing life' with others by pursuing relationships that go beyond church buildings or official functions.

The scriptural basis for the motivational gifts is found in the New Testament in Romans 12: 6 - 8: "we have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; if it is serving, then serve; if it is teaching, then teach; if it is to encourage, then give

encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully” (New International Version). The apostle Paul touches on the matter of individual gifting and inspires people to cooperate with God’s will for their lives by using their specific, God-given abilities to serve each other, as found in 1 Peter 4: 10: “As each of you has received a gift (a particular spiritual talent, a gracious divine endowment), employ it for one another as [befits] good trustees of God’s many-sided grace [faithful stewards of the extremely diverse powers and gifts granted to Christians by unmerited favour]” (Amplified Version).

Fortune and Fortune (1989: 16) provide brief *definitions* for each of the seven motivational gifts as outlined below plus additional information, illustrated in

Table 2.4:

- i) *Perceiver* - One who clearly perceives the will of God.
- ii) *Server* - One who loves to serve others.
- iii) *Teacher* - One who loves to research and communicate truth.
- iv) *Exhorter* - One who loves to encourage others to live a victorious life.
- v) *Giver* - One who loves to give time, talents, energy, means and money.
- vi) *Administrator* - One who loves to organise, lead or direct.
- vii) *Compassion person* - One who shows mercy, love and care, especially to those who have great needs.

Table 2.4: Summary of how Motivational Gifts Function

Gift	Definition	Needs Met	What it Does
Perceiver	Declares the Will of God	Spiritual	Keeps People Centred on Spiritual Principles
Server	Renders Practical Service	Practical	Keeps the Work of Ministry Moving
Teacher	Researches and Teaches the Bible	Mental	Keeps People Studying and Learning
Exhorter	Encourages Personal Progress	Psychological	Keeps People Applying Spiritual Truths
Giver	Shares Material Assistance	Material	Keeps Specific Needs Provided for
Administrator	Gives Leadership and Direction	Functional	Keeps People Organised and Increases our Vision
Compassion Person	Provides Personal and Emotional Support	Emotional	Keeps People in Right Attitudes and Relationships

Source: Fortune & Fortune (1989: 20)

2.5.8 The Cross – Instrument of Death, Instrument of Life

Christians frequently decorate themselves with ornaments symbolising the cross – what exactly does this symbol represent? When God originally created man, the reason, the emotions and the will all worked in perfect harmony. However, with the entrance of sin into man's soul, these three faculties began to work at cross purposes to one another and to God (Bridges, 1985: 126). *Fallen man* entered the scene, and to this very day, the worldly trap containing Satan's enticing bait, or in other words the influence of the world system, of which Satan is the ruler (1 John 5: 19), draws man away from God. All humans are law breakers, says Stanley (2003: 76), the law declares man guilty and offers no promise of forgiveness. Enter Jesus Christ, God's intervention into man's hopeless state of affairs. Man's old history, proposes Nee (1957: 35), ends with the cross, and man's new history starts with Christ's resurrection. Nee (1957) goes on to explain that the cross terminates the first creation. Out of death there is brought forth a new creation in Christ (2 Corinthians 5: 17), the price for the sin of all humanity is paid in full and man is redeemed by the blood of the sinless Jesus Christ. It is here where a paradox emerges; in the dreadful death of Christ is also the wonderful birth of His body, agonising as is His death, so His resurrection from the grave is glorious. Sheets (1996: 49) claims that Satan's evil plot was dealt with by the cross, the cross was the ultimate and deciding confrontation of good and evil wherein good came out victorious.

The implications of the cross, for man, reflect what might seem to be a contradiction. At the cross starts the implementation of a new covenant (Jacobsen, 1987: 157), a covenant by which God promises to change man from the inside out and complete the work (Philippians 1:6) of transforming man into a new creature (2 Corinthians 5: 17). The cross is however a place of persecution, rejection, and pain resulting from obedience to God in a world hostile to His desires, where Christians are called to 'take up their cross' (Matthew 16: 24) and are often forced to choose between pleasing the world or pleasing God (Jacobsen, 1987: 134). The cross not only justifies man but also sanctifies him by transforming man from the very core of his being so that through his deeds and actions he might reflect God's glory; this process of sanctification will involve the frequent and painful crucifixion of self in all

its forms – self-seeking, self-centredness, self-righteousness – and the willingness to remain vulnerable in honest relationships of fellowship with other Christians (Jacobsen, 1987: 192). ‘Self’, argues Murray (1982: 98), is the whole evil of fallen nature, the root of evil that gives birth to pride. The two forces of pride and humility, continues Murray (1982: 98), are two master powers in a perpetual struggle for the eternal possession of man; it is only by dying to self through the cross of Christ that man can come from under its power.

The cross confronts individuals - it brings people to a place of surrender, a place of humility, as Christ humbled Himself and became obedient unto death, as documented by the apostle Paul (Philippians 2: 8), followers of the Lord likewise embrace the cross in humble obedience (Kendall, 1992: 103). Katz (2009: 23) explains that there is an inherent unwillingness in man to make peace with the cross, and an unwillingness to recognise that the way of faith is the way of suffering. Man is by nature not a ‘lover of the cross’; to embrace the cross implies giving up everything, including himself. However no man is richer, more powerful and more free than he who thinks of himself as worthless, the man who leaves all and takes the lowest place (Kempis, 1982: 61). The cross is a place of suffering and a place of joy, the Christian way is hard and easy, says Lewis (1952: 196), when Christ says ‘Take up your cross’ (Matthew 16: 24) and ‘My yoke is easy and my burden light’ (Matthew 11: 30), He means both. A terrible thing is required in handing one’s whole self over to Him but therein lies the only escape from the disease of pride and self-centredness.

“The wisdom of God was superbly demonstrated at the Cross of Calvary, when the supreme Son of God relinquished the right to His own life and gave it up by the Eternal Spirit, the Spirit of sacrifice, without spot and without blemish unto God”, summarises Katz (2009: 11). In the form of a little ornament hanging around someone’s neck or from the mirror of a car, the cross unashamedly points toward Christ and the reality of His death, the place where man’s Adamic ego, through denial of self, meets death (Tozer, 1982: 10), but the very place where also the greatest source of life and meaning is found (Matthew 16: 24 - 25).

2.5.9 Communicating with God

A member of the Christian religion can communicate with God in a two-way manner, talking to God and hearing from Him. God is not a distant God, but a God actively involved in the every-day lives of His people (1 John 1: 3). Katz (2009: 51) explains that believers, in their earthly bodies, have God in their midst, and that communication with God in a divine relationship is a reality in the life of a believer. Price (2008: 73) argues that Christians can connect to their Creator and that this relies on more than the senses. Transmissions between the Spirit of God and the spirit of man are outside the customary communication means imposed on people.

Man-to-God communication through prayer is a well-founded and biblical facet of the Christian walk. In the book of James God encourages His people firstly to pray to have their needs met (James 4: 2) and to pray accurately, in other words, in line with God's will and not according to selfish motives (James 4: 3). Christians are called to have a deep, inward relationship with God through praying prayers of simplicity - prayers that do not come from the mind but begin in the heart and connect with God in a deep way (Edwards, 2001: 146). Prince (1993: 135) explains that for every need that can arise in the life of a believer, there is a promise somewhere in God's word that meets that need and may be claimed by faith in Jesus Christ and that the indwelling person of the Holy Spirit assists and directs believers to offer prayers to God that are above the level of a believer's own natural understanding or ability (Romans 8: 26 - 27). Prayer and faith are inseparable. Without faith in God and the truths which are revealed in the Bible, believers will not live a victorious prayer life (Mostert, 1992: 76). The Bible demonstrates that the word of God entering someone's heart through the hearing thereof produces faith (Romans 10: 17) and that an individual can release that faith, in other words release God's ability, or His divine intervention (Capps, 1978) through prayer (Romans 10: 10). When the Word is heard, it activates the spirit of a person and hope and belief are activated in that way.

Prayer is essential in the life of a Christian, and at the same time God uses prayer to shape the world. The sovereign, all-powerful God needs the involvement of praying Christians (Sheets, 1996: 23). Jesus commanded His followers to pray without ceasing (1 Thessalonians 5:17). Cho (1984: 14) believes that Jesus encourages His

followers to live a life of prayer. People whose hearts hunger for God by prayer-filled lives often see God's hand touch souls in their communities. Cho (1984) continues to explain that prayer can have three purposes, namely: petition, asking from God in faith; devotion, seeking the face of God; and intercession, where Christ's burden for another person is shared. Sheets (2006: 138) indicates that Christians' prayer lives should not conform to the ultrafast-paced society of the modern day, God values perseverance and tenacious endurance is often the key to victory in prayer. Jesus Himself spent nights praying in order to fulfil His ministry; it took Him three arduous hours of praying in Gethsemane to find strength to face the cross (Matthew 26: 36 – 45).

God-to-man communication is also a reality in the life of a Christian. Sparks (2000: 82) puts focus on the contrast between the old and the new dispensations (Pre- and Post-Christ's resurrection) and explains that people living under the old covenant, the old dispensation, had to rely on prophets to make God's will known to them. There was an outward form of communication, not available to every person, with priests offering sacrifices and going through rituals to approach God and prophets bringing the oracles of God to the people, but there was not an inward manifestation or a reality of God's indwelling presence coupled with a flow of communication for the people of the nation of Israel. Under the terms of the new dispensation - the new covenant in Christ - by yielding to the indwelling Spirit, a rich and edifying Godly inner life, whereby the Spirit adjusts people to the purposes of God, is available to every believer (Sparks, 2000: 82). When believers are attentive to the Spirit, claims Cooke (2003), a flow of communication from God to man can occur in a number of different ways: endowments from the Holy Spirit in visions, dreams, impressions formed in the inner man, words or prophecies through the counsel of others, circumstances that point to a particular direction or course of action and of course the scriptures.

2.5.10 The Kingdom

Christians are in the world among millions of other non-Christian and non-religious people. Some surprising scriptures are however found in the Bible that indicate that Christians are in some way 'out of place' in the world, that they belong to a different dispensation, that they are citizens of a different kingdom (John 15: 19; John 18: 36).

The topic of the purpose of Christians finding themselves in a broken world is not necessarily an easy one. Niebuhr (1951: 2) states in the opening of his classic work on *Christ and Culture*, also the title of this volume, that: "It is helpful to remember that the question of Christianity and civilisation is by no means a new one; that Christian perplexity in this area has been perennial, and that the problem has been an enduring one through all the Christian centuries". Van Drunen (2010) indicates that Christians live as dual citizens in God's eternal and temporal kingdoms; there is the redemptive kingdom of heaven that will be revealed in perfection in the new heaven and new earth at a future time and there is the kingdom that exists by God's appointment in the earth at the present time, that is under His moral government and might be expressed through cultural activities and institutions in society, in which Christians should absolutely participate. The present age will fade and pass away (1 Corinthians 7:31; 1 John 2:17), but until then Christians, although they are already redeemed heaven citizens, have a responsibility to transform society, they should focus on *common* activities rather than *Christian* activities. "Christians are Christians seven days a week" not just on Sundays behind closed church building doors, continues Van Drunen (2010: 162).

The twentieth century has been one of the most turbulent centuries in modern history. A worldview shift has occurred in the latter part of the twentieth century, asserts Webber (1994: 121). The New Age movement, that is a direct challenge to the Christian faith, brought about a new-found discovery of spirituality and the supernatural that has in a positive way, also resulted in a rediscovery of Christian disciplines of spirituality. Christians, according to Claiborne (2006: 18), while finding themselves estranged in a sense in this world, are not supposed to be a 'silent majority'; they can have a *powerful influence* and affect society in practical and constructive ways. Pelsler (2003: 162) suggests that the correct kingdom mentality says: "God has the right to rule over my life and I am committed to obey Him". Once the rule of God is inside an individual, the kingdom within so to speak, it can flow out and influence society through the individual's daily routines. God displays His manifold wisdom in the earth through Christians, He manifests His glory through broken vessels (Pelsler, 2003: 162). Munroe (2007: 229) explains that Christians, as citizens of the heavenly kingdom, carry the distinguishing characteristics of their King, while they are surrounded by a kingdom of darkness, they depend on the Holy

Spirit to portray the mindset, lifestyle and customs of their King through their attitudes, words and actions. They manifest the kingdom principles and characteristics which are on the inside of them.

Words are not enough to claim the kingdom of God; it takes strength, courage and violence (Edwards, 2001: 28). Christians need to violently oppose (Matthew 11: 12), or give up all that holds them back from God, they have to violently oppose the mindset of the world and take hold of God's kingdom. The term violence does not refer to being physically violent but rather portrays a picture of how people feel internally, a kind of desperation. Being fellow-workers (Colossians 4: 11) in the kingdom of God, says Goldsmith (2000: 121), implies promoting God's values and should lead to God's dominion being extended, which requires hard work and disciplined obedience to Christ's word. Pawson (2003: 1218) illustrates that there are two systems of government that have application to humans, there is the government of God, by His word and Spirit and then there is the government of the world system, man's carnal nature, blinded by the rulership of Satan, the god of this world (2 Corinthians 4: 4). They stand in direct opposition to each other. Christians, as readers of the Bible, are urged to live by the word of God, to turn from, and not to conform to the patterns of the world (Romans 12: 2).

Jesus came preaching and demonstrating the kingdom of God, or God's way of doing things, in such a radical way that human history is divided into 'before Christ' and 'after Christ'. The work of Christ creates a community of people who have experienced a significant transformation of their lives and loyalties (Morphew, 2006). Christians purposefully choose to leave the broad path and follow the King, they are heavenly-minded, setting their focus on the things above, money and possessions are regarded as tools to advance the kingdom, they are different because they have been changed, their hearts are no longer tied up in the strings of the world. The more they come to know God, the more different they become, and more and more like Him, their King (Groeschel, 2011: 238).

2.6 A CASE STUDY OF THE KRION INVESTMENT SCAM

2.6.1 Case Background

The Krion case made news headlines when Marietjie Johanna Prinsloo (formerly Pelsler) and six co-accused were found guilty and sentenced in 2010 based on a fraudulent investment scheme that attracted investors from Vanderbijl Park, Vereeniging and Meyerton in South Africa. Prinsloo devised an investment scam that is known as a Ponzi scheme, in which millions of rands were taken from hundreds of investors during 1998 to 2002 and were dealt with in an illegal and irresponsible manner (Case Report CC384/06, 2009: 12). A Ponzi scheme is a 'bubble' investment scheme, named after Charles Ponzi, who took \$9.8 million from 11 000 investors in Boston in the USA in the 1920s and paid out \$7.8 million within eight months (Case Report CC384/06, 2009: 12). Prinsloo made promises of exceptionally high returns over very short periods with the assurance that investors' capital would be used to fund very profitable underlying business ventures. In reality there were no such ventures and early investors' capital was simply used to pay out later investors. There was no real profit but Prinsloo fooled investors and paid out huge 'profits' from investors' capital. Because a Ponzi promises to pay out more than it gets in, it is effectively insolvent from day one. In the Gazette published on 9 June in 1999 this type of scheme was declared to be regarded as unreasonable and illegal business practice and each and every investment taken under this type of multiplication scheme is regarded as nothing else but investment fraud (Case Report CC384/06, 2009: 13).

2.6.2 Extent of the Scheme

Price Waterhouse Coopers (PWC) conducted a forensic financial audit to determine how Prinsloo went about during the period 1 March 1998 to 19 June 2002, the dates from when the first share certificate was issued until the date the last bank transaction was recorded in the Krion company bank statements (PWC, 2003: 6). It was uncovered that Prinsloo founded a number of entities that were used as front companies to set up the scheme. These included MP Finance Consultants, trading as Finsure Consultants & Financial Services, Madikor Twintig, MP Finance SACCO, Martburt Financial Services Limited, Krion Financial Services, Tradestuff 2064 CC, PT Vennote Family Trust, Pro-Main Construction CC, Grootvaal Properties Limited, Moneyline 399 Limited and Moneyline 385 Limited (PWC, 2003). These different

entities were used to take deposits from investors and to pay out interest, dividends and capital to individuals and agents during the operation period of the scheme until the collapse in 2002 (PWC, 2003: 22). A total of R 1 390.8 million was taken in 24 349 investments during the scheme's operation and in the period 1 January 1999 to 31 March 2002 a total of 58 090 payments to the value of R1 228 083 542 were made to investors (PWC, 2003: 88).

2.6.3 Judgement

The case took seven years to get to court. Judge Cynthia Pretorius found that Prinsloo was the mastermind behind the fraudulent scheme that was operated with six co-accused, who were all related to Prinsloo in some way or another. The court found that Prinsloo was aware at all times that the business was operated under false pretences and she knew with each investment she took that she would not be able to pay back investors (Case Report CC384/06, 2010: 25). The court further revealed that Prinsloo's ego played a huge part in the way she continued to defraud more investors, based on the good results earlier investors believed they had gained and the admiration and respect Prinsloo received as a result. She became known as the "angel of Vanderbijl Park", offering hope and promises of financial freedom (Case Report CC384/06, 2010: 25). Prinsloo managed to take money from investors for four years and went so far as to falsify documents and set up phantom companies to cover her tracks, yet she and the six co-accused all pleaded not-guilty on all counts – Prinsloo made it clear in her testimony that she did not commit any crime and persisted that she wanted to protect her investors (Case Report CC384/06, 2010: 27). On 14 October 2010, Prinsloo was sentenced to 25 years imprisonment on 118 409 charges, including racketeering, money laundering, fraud, theft and contravening bank, companies, and tax laws (Case Report CC384/06, 2010). The scheme left thousands of investors penniless. About 75 percent of the investors were older than 40 years, while 28 of them were between the ages of 50 and 97. Many of them were pensioners who had invested their retirement packages in the scheme (IOL, 2010). Krion and her co-accused lodged applications for leave to appeal against their convictions and although Judge Pretorius was not convinced at all by Prinsloo's argument presented in court that she was unaware of the fact that she was operating an unlawful scheme she granted leave to appeal – a date for the appeal hearing in

Bloemfontein is expected to be announced in the latter part of 2013 (Rossouw, 2013).

2.6.4 Psychological Rationalisation

Pieterse (2010: 43) argued in a psychosocial report compiled after an in-depth analysis of the accused that Prinsloo's profile fitted with that of a white-collar criminal and included the following traits:

- White-collar offenders are normally, but not necessarily, of a higher intelligence;
- The three most important personality qualities in a white-collar offender appear to be mental health, reason and intelligence;
- The social status of a white-collar criminal is drawn from a broad spectrum and not only from the wealthy and the elite;
- The possibility of financial gain seems to be the strongest motivational factor for the white-collar offender. However, it is most often greed and not necessarily need which prompts the criminal to act illegally. Another strong motivating factor is the addictive power of money;
- A white-collar criminal's occupation or working conditions often provide opportunities which can be exploited;
- These offenders often do not see themselves as criminals and they think that if they can rationalise or neutralise their crimes they will be able to keep their self-respect;
- The family of origin is often of particular significance. A person's character is formed at an early stage, and
- White-collar offenders are often characterised as persons with entrepreneurship.

According to Minnaar-van Veijeren (1998: 26), white-collar crime can be distinguished from other conventional crimes, such as robbery, by the following general characteristics:

- Unlike robbery which involves the use of force, white-collar offences are characterised by careful planning and deception, usually without the use of violence;
- Some forms of premeditation and careful planning are typical;

- Criminals abuse their knowledge of an organisation and their skills to gain unlawful access to money, goods or services;
- There is usually an element of concealed misappropriation, or deception;
- The white-collar offence is often complicated in nature, making it difficult to prosecute;
- The crime normally has low visibility in order to obscure its existence;
- There is usually a diffusion of responsibility for the crime (no offender, or many offenders);
- Diffusion of victimisation is also a characteristic of these types of crime - there does not seem to be a true "victim" when a person defrauds the company he works for, and
- These crimes are repetitive in nature and if left to continue may have a very high impact on profitability and reputation.

Minnaar-van Veijeren (1998: 27) continues by explaining that "White-collar criminals do not commit the crime because of their social status, or because they are impoverished, but because they have the opportunity. Their planning and execution are very rational, leaving as few clues as possible. The most common denominator of all white-collar criminals is greed. Offenders rationalise their wrongful actions so they do not have to see themselves as abnormal or as criminals". Van Schalkwyk (2010: 13) indicated that Prinsloo never demonstrated or verbalised empathy with her victims and never accepted responsibility for her crimes and showed no signs of genuine remorse (Van Schalkwyk, 2010: 34). The accused knew exactly what she was busy with, she had the intellectual ability to understand the impact of her deeds on victims but chose to be in denial and shift those thoughts aside. She enjoyed the financial benefits of her position as director on various company boards but was in no way concerned with the associated responsibilities of a director and employer (Van Schalkwyk, 2010: 13).

2.6.5 Impact on the Community

Judge Pretorius said that the scheme had a devastating influence on the economy of Vanderbijl Park as schools and churches had to start feeding schemes and in many instances investors had to be treated for depression. Some investors lost everything

and they were down and out in such a way that they had to move in with friends or relatives. Many victims, including a number of pensioners, lost everything (Venter, 2010). In a psychosocial report compiled by Van Schalkwyk (2010) the impact on the victims of the scheme and the community were summarised as follows:

- Thousands of people lost everything they had worked for their whole lives, including houses, pension funds and investments;
- The scheme caused division in the community. Some people accused investors of being greedy and had no sympathy with their plight;
- Emotional distress and psychological trauma reached exponential levels, cases of people suffering from depression and suicidal tendencies increased;
- The apparent success of the Krion scheme led to the launching of a number of other schemes including the so-called Hosten-Macmillan scheme in which 3 000 investors lost millions and Mr Dean Macmillan was sentenced to eight years in prison in a Sasolburg court;
- An overall climate of depression – one victim, aged 70, when he heard that he was going to lose his house, simply lay down on his bed and waited to die;
- Many families lost their houses, in some case they had to live in makeshift dwellings on the banks of the Vaal river;
- A number of food schemes had to be established by churches and other organisations;
- There was a huge downward slump in the overall economy of the region, certain industries reported significant declines; car sales for instance reported a 50 percent drop in turnover, and
- The global financial and emotional impact of the scheme would take years to diminish.

2.6.6 Relevance to the Research Topic

The Krion case was a classic example of an instance where no formal organisational regulatory framework existed at the time and the personal values of the owner-managers, in this case, Prinsloo and her colleges, determined to a large degree the ethical direction the company followed. Prinsloo's values did not translate into ethical

conduct, and as a matter of fact, her actions were far from consistent with the values she had supposedly established in her business.

An industry regulating body in the financial services sector is the Savings and Credit Co-operative League of South Africa (SACCOL). SACCOL was established 1981 and promotes collective savings groups to formalise their member-based initiatives into formalised financial intermediaries, encouraging broader participation in the financial sector through providing a range of financial services to their members such as savings, loan and insurance products. A Savings and Credit Co-operative (Sacco) is a democratic, unique, member driven, self-help co-operative whose leadership maps out the progress and development plans of the Sacco to meet members' demands and needs. Once a Sacco is operating, and accepting deposits from its members, it is critical to ensure that members' funds are safe and operating systems are sound. In this regard, SACCOL has set in place a set of minimal operational ratios whereby it monitors its members' performance. The monitoring takes place through a regime of inspections and meetings with the management of the Sacco. Reporting to SACCOL plays a vital role in monitoring with regard to compliance with the regulations derived from the Co-operative Banks Act and a SACCOL certificate of competence demonstrates the proper capacity of a Sacco to hold office (SACCOL, 2013).

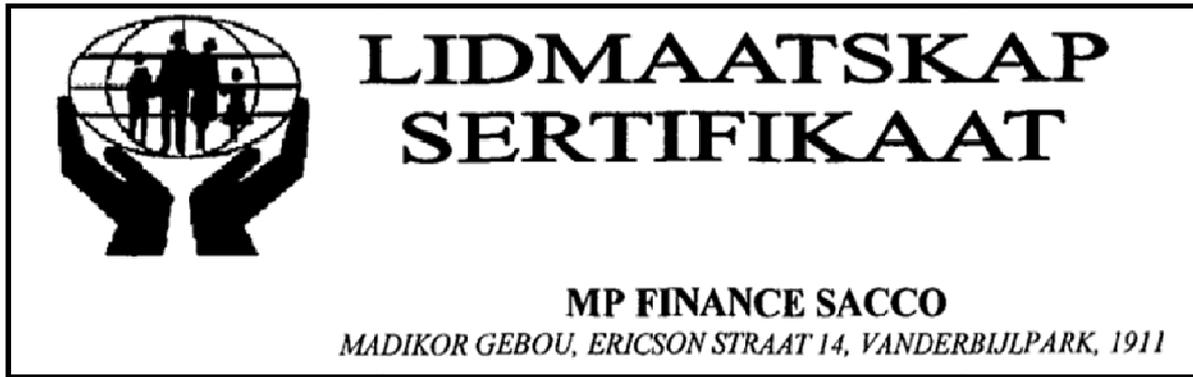
Prinsloo purposefully misled and deceived investors by creating the impression that her companies were SACCOL accredited (Rossouw, 2013). She started using the SACCOL logo (Figure 2.5) on some of her company letterheads (Figure 2.6, logo A) when her application for SACCOL membership was still pending (Case Report CC384/06, 2009: 4475). Even when the application to operate as an accredited Sacco was unsuccessful and rejected, Prinsloo failed to notify investors. In fact she continued to use the SACCOL emblem on official documentation of some of the entities she used to take investments (Pieterse, 2010: 22). Another deceitful tactic employed by Prinsloo was the use of the term *Soli Deo Gloria*, meaning *Glory to God alone* (Theopedia, 2013), that was used on some of the Krimon entities' letterheads – this caption was placed below an emblem that strongly resembled the SACCOL emblem as illustrated in Figure 2.6 (logo B). According to the statement of the accused she was brought up in a strictly Christian home and conducted her business

using principles based on her Christian faith (Pieterse, 2010: 13). In addition, she testified that she believed her business was blessed because she was doing God's will. Investors trusted her and because she had their best interest at heart, she was committed not to let down her clients (Pieterse, 2010: 14).

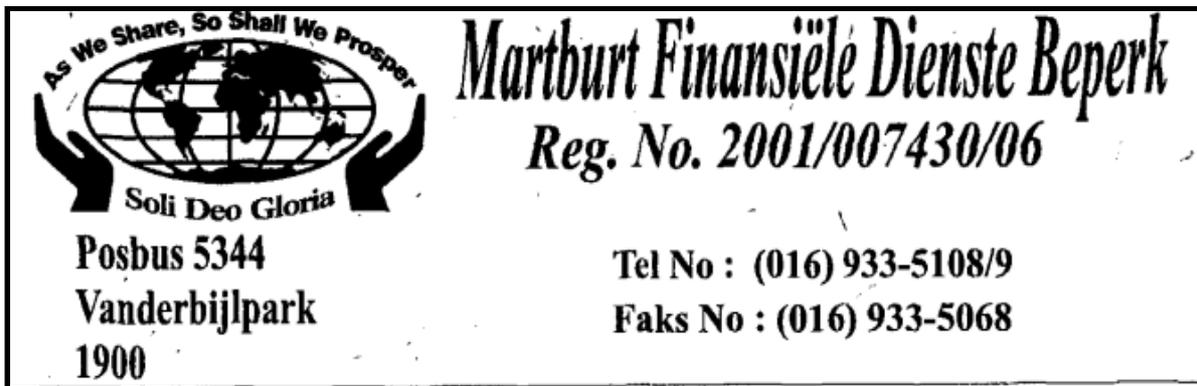


Figure 2.5: Logo of Savings and Credit Co-operative League of South Africa

Source: SACCOL (2013)



Logo A



Logo B

Figure 2.6: Logos used by Prinsloo in the Krión Scheme

Source: Rossouw (2009)

The fact of the matter is that the Krion scheme was nothing other than a carefully organised crime plot. Prinsloo and her team took investments and kept on transferring large sums of money to other entities to avoid detection. Most remarkable in this case was the discrepancy between the declared organisational values and the genuine personal values portrayed by the actions of those involved in the scam. The Christian facade was misleadingly used to gain the trust of potential investors; the Christian principles and values communicated through personal interaction and subtle hints were never 'lived'. Prinsloo in fact redefined Christianity according to her own tastes and preferences and violated one of the most fundamental principles of the Christian faith namely: *do unto others what you would have them do unto you* (Matthew 7: 12). In this regard, one could argue that a true Christian belief should have been demonstrated through action instead of a mere verbal and passive acceptance of a set of doctrines. The fraudulent use of the SACCOL emblem combined with religion, used in the registered prospectuses of public companies, was a determined effort on the part of Prinsloo to portray legitimacy in order to acquire investments (Rossouw, 2013). Prinsloo made rational decisions pertaining to her business activities and was well aware of the consequences of her actions, although this clearly did not present any form of ethical dilemma at the time (Rossouw, 2013). The words of Sims and Brinkmann (2003) regarding the Enron scandal, that a deep ethical erosion spread through the company prior to its downfall, echoes in the Krion case and illustrates again the profound implications of a misalignment between organisational leaders' personal values or, values in use, and organisational value statements (Trevino & Nelson, 2011: 169).

2.7 CONCLUSION

In this chapter the researcher provided readers with an understanding of business ethics, SMEs, values, Christianity and described a case study that combined all of these themes. In Chapter 3 the focus is on religion and economics, in which discussion the researcher will investigate relevant scholarly work that further sets the stage in terms of positioning the research project in relation to the available scope of contemporary literature.

CHAPTER 3

A REVIEW OF RELATED LITERATURE – AN EXPLORATION OF RELIGION AND ECONOMIC PURSUIT

3.1 INTRODUCTION

In this chapter the reader will be furnished with an overview of the research focus area. Issues regarding the role of religion in society and its influence on economic activity are discussed.

3.2 CONTEXTUALISING RELIGION IN SOCIETY

According to a survey published by Gallup International (2012), 59 percent of the world indicate that they think of themselves as religious, 23 percent think of themselves as non-religious and 13 percent think of themselves as convinced atheists. Civil society is transformed not only by actions, but in a big way through the attitudes of civil actors who view societal transformation as an achievable goal that requires a long-term perspective and commitment in terms of coming to fruition (Colvin, 2007). Malena and Heinrich (2007) explain that civil society should be 'measured' and that stakeholders should accept responsibility and come together to collectively explore how to give life to civil society.

Bauman (2006: 4) argues that a decent society depends on the character of its people for its preservation and wellbeing. The virtues of society define good citizenship and such civic virtues are not innate to people, they are not born into the world as good and proficient citizens, hence the civic virtues and public responsibilities that define good citizenship need to be acquired and provided through education. These necessary, but unnatural social skills and civic virtues require nurturing and guidance for their growth (Bauman, 2006: 5). Portes (2000) explains that the asset of social capital in communities is located in the attitudes and convictions of individuals; the collective social convention is an expression and an amalgamation of those value building blocks held by individual members of such a community. The collective moral status depends upon the existence of community attitudes and practices, according to McClendon (1978).

In light of regarding religion, specifically Christianity, as a socio-transformational agent, Garner (2000) proposes that religion is a key factor in producing social change and reformation in communities and argues that while religious efforts frequently seek to address spiritual and material needs in communities, the transformative view of religious potential is sometimes neglected. Lewis (1952: 83) claims that the “Golden Rule” of Christian morality, found in both the Old and the New Testament, is simply this: “Do as you would be done by”. This is the blueprint for Christian society; to treat others as one would like to be treated. The Golden Rule encapsulates several important values that are in reality relatively common across various religions, argue Brammer, Williams and Zinkin (2007: 231). These values include:

- Treat others as persons of rational dignity like yourself;
- Extend brotherly or sisterly love to others, as you want them to do to you;
- Treat others according to moral insight, as you would have others treat you, and
- Do to others as God wants you to do to them.

The authors continue by explaining that a number of authors in managerial literature have argued persuasively that values such as those embodied in the Golden Rule can be used as a normative foundation for viewing companies as responsible to a wide constituency of stakeholders in society. Together, these arguments suggest that individuals with a religious orientation are likely to have different attitudes concerning business and matters like corporate social responsibility than those without such an orientation (Brammer *et al.*, 2007: 231). Jung (1984) believes that a Christian ethic contains a degree of distinctiveness by way of the presumptions it makes available through which agents interpret their worlds. Because of the positive effect of a code of ethics on an individual level, an investment in religiously centred ethical codes in broader terms constitutes a sound investment in the matter of socially responsible transformation of communities (Hellsten & Mallin, 2006).

Hauerwas (1997) claims that advanced education through business schools and the like reduced the core essence of applied morality and valuable Christian economic values and its impact, by migrating it to become part of academic curricula of non-meta-physical subject matter. The ever-present problem of human nature, says

Stalnaker (2005) certainly has a negative effect on moral development and business practices in its own way. Christian ethical tenets are opposed, in a sense, by cravings of carnal human nature and herein lies a challenge – to do right is not always easy, convenient or profitable. Mahoney (1990) observed a growing social concern for ethics in business just over two decades ago, from within the business community itself but also in religious centres and institutions as well as in communities. Goossen (2004: 33) claims that the diminishing influence of spiritual values in the entrepreneurial environment, marked by a movement toward personalised spirituality and a drifting away from religion in an organised and institutionalised sense, is rooted in and explained by the evolution of five visible social trends, which include:

- De-institutionalisation of spiritual morality;
- Secular humanism;
- Postmodernism;
- The New Age movement, and
- The Human Potential movement.

Hitlin and Piliavin (2004) claim that values have gone in and out of fashion within sociology but highlight the fact that individuals' values are the very stimuli that frame appropriate means and ends for social structures and social action. This is of course true also for religiously based value sets and in that light the social reformation potential of responsible economic activity comes to the fore. This then presents the focus addressed in this research project, namely that there might be room for religious ethics in the business world for the reason that economic activities are not fundamentally atheistic or cold with no capacity for piety (Iannaccone, 1998: 1492); nor are they value-free. Economic roots in Western culture were shaped by Christianity and the modern day business world again presents opportunities to be transformed through Christian value choices (Johnston, 2002: 17).

Franks and Spalding (2013: 25) make the point that business ethics and religious notions are seldom paired in modern Western thought, unlike in other cultures, which raises the question as to whether there has been too much effort to ban religion from the discussion of business ethics in Western business schools; and whether modern

Western efforts to ensure the secular goal of objective education have created an environment where those for whom ethics and faith are connected find themselves at odds with the prevailing tone of business ethics thought and education. Prowse (2002: 2) claims that humanity lives in times that might aptly be called 'post-ethical' and suggests that people still use moral language but that they have gradually stopped believing that it has any objective foundation, that is to say, people are for the most part 'emotivists'. They increasingly base moral judgments on personal sentiments of approval or disapproval while behaviour is increasingly guided by prudential considerations. Prowse (2002: 2) explains that the hollowing out of morality is partly seen as a result of the growing authority of empirical science and the loss of faith in religion. If people believe the world consists of nothing but tiny particles or quantum wave functions they accordingly treat ethics as a matter of personal taste. Kim *et al.* (2009: 118) make the point that Christian ethics founded on Scripture provides moral standards, or a common platform, that allow individuals to judge between right and wrong and suggest that throughout most of Western history moral issues were deeply tied to Christianity, but as modernism became increasingly dominant, ethical questions were addressed without referencing God or His word. The emergence of utilitarianism offered a different approach to moral issues – utilitarian scholars decided moral issues not by appealing to transcendent absolutes but by studying the effect of actions. Stealing can for instance be regarded as wrong, not because the Ten Commandments say so, but because stealing interferes with the economic functioning of society; in this model of thought, practicality becomes the leading moral criterion (Kim *et al.*, 2009).

Glover (2000: 405) expressed concern regarding the fading of religious forms of motivation in society and observed: "Those of us who do not believe in a religious moral law should still be troubled by its fading. The evils of religious intolerance, religious persecution and religious wars are well known, but it is striking how many protests against and acts of resistance to atrocity have also come from principled religious commitment". Franks and Spalding (2013: 25) believe that it might be a mistake to attempt to ban religion from the domain of business ethics and particularly the domain of ethics education for both conceptual and practical reasons. In this regard the authors point readers to the work of Comegys (2010), who presented evidence that students attending religiously affiliated colleges and universities might

have more ethically inclined attitudes about business based on the fact that the religiously orientated climate at such institutions can influence the attitudes of these students. It is useful for social scientists to consider religious groups as one kind of organisation in civil society that could bring about radical reform and equally useful also for scholars of religion to view fluctuations in the religious world alongside societal adjustments, believes Hardacre (2004). The words of Grant (1917: 157) who stated almost a century ago that the eschatological pictures of the early church represented absolute realities rather than symbols were demonstrated through the activities of members of the mid-seventeenth-century Quakers movement who employed Calvin's ideology of 'virtue in labour' and demonstrated that Christian morality could be applied and promoted beyond mere symbolic ideals. They established their roots in Christian ethics and genuinely impacted their communities in significant ways through the practical application of Biblical standards in their business and everyday life (Zavada, 2012).

Communities are affected extensively by commercial activities because business is a fundamental element in modern society and a significant component of everyday life. The well-known and frequently cited Weber thesis, despite a degree of criticism against the hypothesis, remains central in answering questions about the onset of modern economic growth and social and religious reform in seventeenth and eighteenth-century Western Europe (Engerman, 2000). According to Engerman (2000), Weber postulated that the rise of capitalism was related to favourable changes in the distribution of economic resources within society and two leading ideas emerged from Weber's thought regarding social and economic structures, namely:

- Economic growth occurred at roughly the same time, or soon after the West experienced the rise of Protestant religions, and
- The significance of non-economic factors in influencing economic change.

Weber argued that the act of pleasing God was not necessarily to be found in a life of renouncing worldly pursuits or living a life of Monasticism or Asceticism as many religious leaders lived and taught, but could rather be attained by discovering and fulfilling one's calling (Weber, 1930: 21). People are by nature selfish and tend to

withdraw from moral obligation, Weber however saw labour (against the background of Calvin's 16th century concept of calling) as an outward expression of brotherly love, something from which society at large could benefit, in contrast to Adam Smith's theory that the market would take care of the needs of society without the need for value interventions of any sort (Weber, 1930: 22). Barker and Carman (2000) suggest that Weber's argument in essence was that Calvinism provided the impetus for Western faith in the market and inspired the capitalist spirit. Swatos and Kivisto (1991) believe that Weber's ideas about economics were significantly influenced by his Christian faith and contributed largely to the development of Christian sociological thought. It is further argued that as one way of addressing social dilemmas through religious values, there is some indication that Christianity looks for individual fulfilment, not through self-cultivation, but through losing oneself and through dedicating one's achievements to the sacred labour of blessing others and drawing mankind together (Fallding, 1984).

Ibrahim, Rue, McDougall and Greene (1991: 123) indicate that there is indeed "a sizeable group of self-described 'Christian' companies that have declared their belief in, and active pursuit of, the successful merging of Biblical principles with business activities". The individuals in these companies seek a higher and transcendent purpose in commerce; as the revelations of the early reformers like Calvin are rediscovered, these individuals are answering the call to demonstrate Christianity in business by introducing Christian ethical standards in the business setting and treating their business careers purely as a sacred calling in a religious sense (Sausser, 2005). Christopherson (1994) argues that the discovery and development of one's Godly vocation, even though it might produce only limited success in worldly terms, provide people with a sense of divine direction and fulfilment and their own identities and personal worth are in some ways defined by the call. Cavanagh and Bandsuch (2002) believe that many successful business executives demonstrate a spirituality that develops and promotes good moral habits. In that sense virtue might be regarded as a benchmark for spirituality in business. Goossen (2006: 11) explains that the calling to business not only presents a tangible foundation and focus for Christian businesspeople but in addition that the notable benefit produced by Christian entrepreneurs with a clear sense of calling is made up of some very practical outcomes in the way economic activity is carried out in society.

3.3 THE INTERSECTION OF RELIGION AND ECONOMICS – AN OVERVIEW

3.3.1 A Spiritual View on Work

Julian (2002: xviii) argues that at the core of the quest for meaningful work lies a clash between two masters who demand to be first in a person's heart and mind. There is a deeply personal spiritual world and a very public demanding and competitive business world. When work is viewed as a Godly vocation people reflect on their beliefs and base their actions on their underlying Christian value system, they are aware that their future is determined by what they believe and do as well as the fact that their behaviour produces particular correlated consequences. Julian (2002) addresses a number of themes that are relevant to the Christian walk in the way it is fulfilled in the marketplace by way of comparing God's principles with worldly business principles as illustrated in Table 3.1.

Witherington (2011: 25) illustrates that Luther's reformation theology introduced the idea of work as a vocation and was supported by the concept of the providence of God or the idea that God works through natural and human means to accomplish His will. Human beings in the workplace are essentially agents of God and instruments in the fulfilling of God's purposes. The link between work and vocation, according to Witherington (2011: 27), comes from the concept of calling, also supported by Lutheran and Calvinistic thought. When the fishermen heard God's calling they left their jobs as fishermen and took up the vocation of becoming *fishers of people*. They were called to the place where they were to make a difference in the kingdom. When one's work is viewed as a Godly vocation, not merely a necessary evil at best, it becomes an expression of love for God and for others. In this fallen world Christians should particularly endeavour to work with integrity, honesty and a genuine concern that is motivated by love for God and neighbour while striving to please God (Witherington, 2011: 43).

Table 3.1: Secular Business Principles versus God's Principles

Secular Business Rules	God's Principles
Achieve Results	Serve a purpose
What can I get?	How can I give?
Success = Money	Significance = People
Work to please people	Work to please God
Fear of the unknown	Living with hope
Leadership is being first	Leadership is being last
Take charge; surrender means defeat	Let go; surrender means victory
The end justifies the means - get the outcome regardless of how it is accomplished	The means justifies the end - do the right thing regardless of the outcome
Short-term gain	Long-term legacy
Slave to the urgent	Freedom of choice
You can never produce enough	Unconditional love

Adapted from Julian (2002)

God is seeking disciples He can use in the workplace, says Jackson (2008): people who carry His light and the blessing of His presence into the workplace. Jackson (2008: 57) claims that people can be evangelised in the workplace through the God-given influence of Christian followers. The unchurched in fact, might only be reached at their places of work by God's message of love and hope if workplace believers fulfil their Godly assignment of reaching the unreached. Jesus' parable of the sheep, recorded in John 10: 3 - 5, illustrates how believers should follow Him to be effective disciples or God-agents in among others, their place of work: "Sheep have excellent hearing and marketplace ministers should develop their hearing as well. We need to hear the voice of our Shepherd over the clamour of society's expectations, our unregenerate flesh and the countless voices of strangers that call us every day" (Jackson, 2008: 71).

Nix (1997) believes that followers of Christ can transform their place of work and be fishers of men by integrating Christ into their work. Praying, Spirit-filled believers carry a life-changing message of hope. In addition, it is consistent with Scripture that they should carry that message to the workplace (Nix, 1997: 206). Ten Christ-like values are presented that provide guidance and encouragement for believers to introduce Christian principles into their workplaces to transform that environment effectively (Nix, 1997):

- Love - an unexpected place, but an ideal opportunity for people to feel loved and touched by God;
- Encouragement - others can receive divine intervention of God's direction and support;
- Forgiveness - forgive and ask forgiveness; it brings freedom;
- Balance - work, family, others - calibrated for Christ;
- Accountability - obedience matters to God, openness and honesty to others;
- Excellence - building credibility for Christ;
- Communication - good judgement and understanding in communication displays God's wisdom;
- Promise Keeping - serves as evidence of attachment to Christ;
- Stewardship - acknowledging Christ's Lordship, and
- Integrity - do what is right, no matter the cost.

Geisler and Douglas (2005) deal with scriptural foundations for Christians in their everyday work and make a compelling argument for Christians' responsibility to witness about their faith in their workplace. The authors encourage believers not to become trapped in an erroneous understanding about work such as the idea that work is a curse or a form of punishment, as they point out that after the fall of man in Genesis, the ground was cursed, not work itself and that God is in actual fact co-working with His followers to accomplish His purposes (Geisler & Douglas, 2005: 21). The arena where believers are called to be *salt* and *light* is Shakespeare's worldly stage and business communities offer an ideal platform to live out this calling, seeing that the gift of work enables Christians to impact the lives of others in significant ways by tangibly witnessing and testifying about the goodness of God.

Sherman and Hendricks (1987) claim that millions of Christians go to work every day without recognising the slightest connection between what they do all day and what they think God wants done in the world (Sherman & Hendricks, 1987: 7). They argue that a comprehensive understanding that links people's view of their work to the work of God can produce nothing short of a life-changing transformation in the way that the church impacts humanity as a whole. The church should have an effect on the culture of society; it is neither an inappropriate mission to bring Christianity to the marketplace nor is it a triviality that should be reserved for the private life. The authors deal extensively with a range of themes earthed in Biblical truth in which the divine connection and instrumental value of 'ordinary' secular work is outlined. In light of the declining importance of Christianity and the church in public life throughout various sectors of society, as observed by thinkers and authors for many decades, people are increasingly giving way to compromise at moral pressure points. Religion has become "privately engaging, but socially irrelevant" (Sherman & Hendricks, 1987: 262). Sherman and Hendricks (1987: 262) provide perspective regarding the state of humanity and the role of Christianity in these words: "Christendom may be sighing its final death moan. Humanism and secularism will collapse under the weight of their own self-defeating assumptions. But Christ will never again die. His enemies tried that once, only to discover that He was 'a God who knew the way out of the grave.' The same Christ said, 'I will build my church.' And if the gates of hell cannot prevail against it, then our modern society cannot

either". The authors continue by reasoning that a true understanding and a belief in the reliability and authority of these ideas will have two results: firstly, it should help Christians not to think that the state of society predicts an impending doom for the marvellous plan of God, a plan that in a big way includes the church. The fact that Christ is building His church should encourage believers to hold onto God and steer people back toward Him. The second result is that God's followers can have *hope*, not despair, that is hope for truth, hope for righteousness and justice plus hope for people who serve and fear God. If the hope of God's people is rooted in the living God and in a certainty that Christ will do what He promised, that is, to build a body of people that are like Him, believers can have peaceful confidence that He will do whatever it takes to complete that task (Sherman & Hendricks, 1987).

The renewal of societal culture in the workplace is in some ways dependent on the words and actions of Christians and a reformation of the thinking of church, as it were. As 'laymen' Christ-followers increasingly understand their critical strategic role in God's master plan and take up their responsibility as agents of God, they can bring reforming hope and life to the business world where, to a large degree, the "secular values of the workplace are writing the script for Christians and the church" (Sherman & Hendricks, 1987: 268). Reforming the church to change societal culture, the authors suggest, is ultimately Christ's responsibility, His main goal, and the main goal of His followers should simply be this: that He transforms them into Christ-like individuals. This is done by purposefully allowing their lives to be aligned with His strategy and choosing Christ as Lord of their lives, presenting themselves and their life-work to the glory of God.

3.3.2 A Spiritual View on Finances

Hill and Pitts (2001) argue that a fundamental constituent of businesses is to create money. Goods and services are produced and exchanged for money, people work and receive money for their labour, money is the language as it were, in which the heartbeat of the economy is expressed. The fruit of people's lives and their labour, the return of their investment of time is defined in monetary terms. As the topic of money is studied in the Bible it becomes clear that money is an integral part of life and is addressed thoroughly in the Scriptures. The New Testament contains nearly ten times as many verses pertaining to finances as it does pertaining to faith and

salvation. Altogether 215 verses in the New Testament deal with faith, 218 with salvation, and 2 084 address accountability for and stewardship of monetary resources (Hill & Pitts, 2001: 3).

There is a power behind money, a spiritual power referred to by Jesus as Mammon (Matthew 6: 24). It is a demonic power and servant of Satan that demands influence and control of people's lives to love and trust money (Hill & Pitts, 2001: 15). Money was never intended to be a master, but rather a servant to man, but people are slaves to the spirit of Mammon. While money itself has no power, there are two contrasting spiritual entities that have influence in the domain of finance: the Spirit of God, and the spirit of Mammon; the dealings with money are determined by the dominion of the spirit behind it (Hill & Pitts, 2001: 15). Hill and Pitts (2001) present ten symptoms of the influence of the spirit of Mammon in people's lives and claim that an identification of the influence of this spirit is the first step in freedom from it:

- Worry and anxiety over money;
- Money mismanagement;
- Consistent financial lack;
- "I cannot afford" mentality;
- Impulse buying;
- Stinginess;
- Greed;
- Discontentment;
- Bondage to debt, and
- Exaggerated emphasis on money and an overestimate of its true power.

There exist two realms, side by side on the earth; these are separate and independent realms, the kingdom of God and the kingdom of Satan. The world system operates under the power of Satan, through the spirit of Mammon, which governs the monetary system. In contrast, the kingdom of God is governed by Jesus and operates on divine principles, including sowing, reaping and multiplication (Hill & Pitts, 2001: 63). The world financial system is flawed in the sense that there is an evil spiritual power behind it (Relfe, 1982); it will ultimately force people into bondage as the end times approach and a number of eschatological events will occur in the

world. The failure and hopelessness of the world system is however not to be regarded as a matter of impending doom for Christians, God will rescue His followers from the eternal consequences of this evil system if they place their trust in Him.

In Luke 16: 9 the following verse is recorded containing the words of Jesus:

“And I tell you, make friends for yourselves by means of unrighteous mammon (deceitful riches, money, possessions), so that when it fails, they [those you have favoured] may receive and welcome you into the everlasting habitations [dwellings]” (Amplified Version).

An understanding of this passage which forms part of a parable Jesus used to convey a specific truth is offered by Foster (1985) along the following lines:

When Jesus spoke of unrighteous Mammon, He was underscoring the inherent fallen quality associated with money, He was warning His followers never to have a naive view of wealth, to be painfully aware of Mammon’s power and authority to corrupt (Foster, 1985: 54). Money is used as weapon, used to harm people, used to buy prestige and honour, used to enlist the allegiance of others, used to corrupt people. It is one of the greatest powers in human history, it can destroy as few things can; in the hands of the ungodly (Foster, 1985: 54). Money can, on the other hand, produce equally significant outcomes when invested by wisdom and love, for this reason, Jesus instructs His followers to *make friends* by means of ‘unrighteous Mammon’. He says that rather than running from money, Christians are to take it, evil bent and all, and use it for kingdom purposes (Foster, 1985: 54). Foster (1985: 54) offers this heavenly perspective on money as an encouragement to stewards of God’s resources: “money is to be captured, subdued and used for greater goals. We are called to use money to advance the kingdom of God. What a tragedy it is if all we do is use money in the ordinary ways and not make any greater use of it”. Sider (1978) argues that a Biblical response towards wealth is not Adam Smith’s principle of the ‘invisible hand’, a theory that assumes that supply and demand should be the sole determinant and mechanism of economic exchange and that thereby the good of total society will be served while it promotes at the same time the obligation that owners of land and capital should seek to make as much profit as possible. God places limitations, according to Sider (1978: 117), on the acquisition of wealth and

possessions for personal benefit and when forced to choose between possessions and the kingdom of God, followers of God should gladly forsake excessive material wealth for greater eternal purposes.

Richards (2009: 146) explains that capitalism refers to a free economic system in which all parties involved are free to exchange, these free exchanges being by their very nature winning exchanges. He goes on to explain that the market system does not determine the choices people make and believes too many critics confuse the free market with the bad choices that free people make (capitalism is not greed) – while critics hastily make mention of all the vice present in free societies, Richards (2009: 147) believes that virtues can only be fully exercised in free societies; charity, for instance is only charity if it is not coerced. Free trade represents a win-win situation and the success of one need not come at the expense of another; legitimate self-interest and the common good can be pursued at the same time. Richards (2009) suggests that a capitalistic economic ideology is the optimal environment for the creation of wealth, about which he says Christians should be the first to understand that it has as much to do with spirit as with matter. The intangible elements of religious belief, social conventions, institutions, commitments, virtues and creativity all form part of the bigger scheme of creating wealth.

3.3.3 Christianity and Business – Some Normative Guidelines

Silvoso (2002) states that Jesus Christ was a businessman much longer than He was a preacher and a teacher, He was born in the marketplace, He became a carpenter and in His parables He dealt extensively with the marketplace - a closer look at the life of Jesus can help validate the role of the marketplace Christian, the believer called to business. Some of the areas Jesus addressed and used in His teachings concerning business (Silvoso, 2002: 37) include:

- Construction (Matthew 7: 24 - 27);
- Wine making (Luke 5: 37 - 38);
- Farming (Mark 4: 2 - 20);
- Management and labour (Matthew 20: 1 - 16);
- Family-owned businesses (Matthew 21: 28 - 31);
- Hostile takeovers (Luke 20: 9 - 19);

- Return on investments (Matthew 25: 14 - 30);
- Futures markets (Luke 12: 16 - 21);
- Crop yield (Mark 13: 27 - 32);
- Management criteria (Luke 12: 35 - 48);
- The need for observation and research (Luke 14: 24 - 35);
- Misuse of money and bankruptcy (Luke 15: 11 - 16);
- The advantage of leverage (Luke 16: 1 - 13), and
- Venture capital and high-risk situations (Luke 19: 11 - 27).

Many of Jesus' miracles took place in the business world; Jesus was very familiar with the marketplace and its operation, similarly, divine interventions recorded in the book of Acts frequently occurred, not in religious settings, but in the dealings of everyday-life, highlighting the fact that the early church was not confined to a building. God has an acute interest in public life and in life in the marketplace (Silvoso, 2002: 103). Silvoso presents a number of substantial arguments illuminating the position of Christians in the business domain:

i) The marketplace is an ideal place to reach others, to disciple them and reach them with the gospel; the church was designed to take God's mission beyond the temple and the synagogues; every city and every person in the world can be touched by Jesus' influence through His ministers in the marketplace. This puts the marketplace into sharper focus. If the marketplace is directly linked to ministry, then the God of the ministry is also the God of the marketplace and the God of business (Silvoso, 2002: 51).

ii) A profit motive is not evil, unbiblical, or un-Godly; there are pitfalls in unbridled capitalism, but nothing intrinsically wrong with the concept of profit. When Christians wrongfully perceive a profit motive as evil, for fear of becoming materialistic, it prevents them from succeeding in the marketplace; there is a divine destiny for Christian business people that is aligned with God's heart, not with the plans of Satan (Silvoso, 2002: 61).

iii) God loves businesspeople, as He loves all people. There is a fallacy that God for some reason despises financially successful people and that there is something inherently opposing Godliness in being rich. Some have argued that many who become rich leave their walk with God, hence the notion was born that it is better to be poor and Godly than being rich and worldly (Silvoso, 2002: 64). Being financially successful is however by no means equal to being worldly, possessing wealth is not wicked and sinful in itself but rather the attachment to it. The financial success of Godly businesspeople plays a major role in establishing God's kingdom on earth; money is just a resource, something that God can channel through businesspeople and use to bless others. When rich Christians use their wealth to address social iniquities and help others, it constitutes a tangible expression of God's will being done on earth (Silvoso, 2002: 75).

iv) The marketplace gap is one of six social gaps existing in the world, gaps that can be addressed and bridged by the church. The social gaps are: the *ethnic* gap (Ephesians 2: 13 - 22); the *denominational* gap (Ephesians 3: 16 - 21); the *ministerial* gap (Ephesians 4: 1 - 6); the *gender* gap (Ephesians 5: 21 - 33, Malachi: 4: 6); the *generational* gap (Ephesians 6: 1 - 4) and the *marketplace* gap (Ephesians 6: 5 - 9) (Silvoso, 2002: 79). Marketplace Christianity can heal the wounds of corruption and social injustices as it was in the very first record of church life, described in the Bible (Acts 2: 44 - 47; Acts 4: 32 - 35): "rich and poor became amalgamated into a new social group where there were no needy people and everybody experienced gladness" (Silvoso, 2002: 75).

v) The kingdom of God is a central theme in the teachings of Jesus, the idea that Jesus talked about transferring people to heaven when He spoke about the kingdom is incorrect (Silvoso, 2002: 94). Jesus related the kingdom to seed, salt, light, deliverance from demons, healing of the sick, helping the poor and loving one's neighbours. Jesus' point was, when referring to the kingdom, that it was possible to come into it while on the earth. The church exists to bridge God's kingdom to earth, as an agency of heaven, and the marketplace is no less spiritual than the traditional church, as might be expressed in congregational meetings or activities of a 'spiritual' kind. In fact it is as much a Godly expression of church as any expression of the traditional spiritual kind (Silvoso, 2002: 106).

vi) Silviso (2002: 110) indicates that there are four levels of marketplace Christians:

- Christians in the marketplace: they believe business is evil and try to hold their ground as Christians, they are in a mode of survival;
- Christians in the marketplace who apply Biblical principles: they apply Biblical principles but do not cause any change or transformation; they keep a good conscience;
- Christians who do business in the fullness of the Holy Spirit: they seek God every day, hear from Him and implement what He tells them, and
- Christians who transform: they realise God's transforming power in and through business and are on a completely different mission, they have an expanded worldview, they are heavenly-minded and their goal is to transform the marketplace and influence the world.

vii) Silviso (2002: 124) presents four stages that represent finding the marketplace destiny and living out the calling. These include:

- Accept the call, and the position in the marketplace as an opportunity and as a gift from God;
- Embrace the call - a secular job becomes a ministry when it is wholeheartedly embraced;
- Improve the system - extend God's wisdom to the marketplace, and
- Bring the kingdom to the marketplace - declare that God's kingdom comes to the marketplace because He calls businesspeople there; this declaration is not an abstract idea but a practical 'way of life' - the marketplace Christian makes God's work, his work, and channels blessing, love, kindness and goodness through his organisation.

Hall and Burton (2009) present some concepts regarding Christianity and business from the reformer and thinker, Calvin, embracing the beliefs Calvin had that sound business practices were in part derived from theological thought. The authors claim that while Calvin never wrote a formal economic treatise, his worldview encased in his writings and interpretations has "more lasting value than many short-lived economic fads" (Hall & Burton, 2009: xxv). It is in addition observed that although the

Bible of course does not offer a complete economic system, it does however address and allude to many economic policies and realities, while also providing a moral framework for business in which it might be regarded as profitable, humane and charitable. Some of the ideas presented by Hall and Burton (2009), as based on an appropriate understanding of Calvin's contributions are:

i) Man is charged with dominion over God's creation and it is good for man to work; it is in actual fact a commandment from God (Exodus 20: 9) that man shall work for six days and rest on the seventh; there is a balance between work and leisure. Money earned honestly is a good thing but ill-gotten wealth is of questionable value; wealth per se is not condemned but has a limited long-term advantage, it should not be idolised, because it does not endure. In that regard, Godly obedience and righteousness are more valuable than the acquisition of wealth and earthly riches (Hall & Burton, 2009: 7).

ii) Man's depravity requires a work ethic. Fallen man has radically declined from a high state in God's presence, with no external constraints and impositions, to a state of sloth and selfishness. Man is not, by his fallen nature, a socialist. Wealth is not condemned, selfishness is; wealth can be used to support God's work on the earth. Rich and poor will always remain on the earth, and an ethic of love calls for those that have to bless and help those that do not have.

iii) Christ provides redemption through receiving the benefits of Christ's work; believers are redeemed from an excessive preoccupation with material wealth. The concept of redemption plus the fact that creation allows for multiplication and development, provides freedom for Christians to enter and enhance the marketplace, to act as faithful stewards and provide for their families and others.

iv) The needy might be: near neighbours, the working poor, those with productivity prospects, institutions and the impoverished in general (Hall & Burton, 2009: 118). Extra-familial charity and philanthropy funded by economic activity can be regarded as God's providence; plainly stated, a poor man that believes his material sustenance is derived from providence (Matthew 6: 25 - 34) might see his need met through the benevolence of others. Poverty can never be eliminated but business can play a major role in addressing it. Governments are often not the best suited

institution to lead poverty relief efforts (Hall & Burton, 2009: 143), for the following reasons:

- Corruption;
- Inefficiency;
- The entrenchment of 'professional' relief workers and governmental agencies;
- The skewing of taxation, and
- The politicisation of poverty relief.

v) When work is seen as a means to facilitate philanthropy or love of one's fellow man in a strategic way, by using God's blessing to help others, it constitutes a Godly and sanctifying view. Work is the obligation man has to exercise apostolic stewardship on earth; it is a noble and God-commanded activity that presents not only individual benefits but also many opportunities for productive philanthropy.

vi) Generous giving can be compared to sowing, when an eschatological view is taken regarding work and business the idea of a long-term investment based on Biblical faithfulness comes into the picture. Jesus' parable in Matthew 25 reminds readers that seeds are sown and reaping a harvest is the result; it may take a long time though, and it may only produce a harvest in the afterlife. It is however much more advantageous to re-invest in others with an eternal perspective than to hoard in the earth. The five points of economic Calvinism, according to Hall and Burton (2009: 215), are:

- The inequality of wealth is an enduring dynamic and should be accepted;
- God made humans to be creators, developers and entrepreneurs;
- Because of the result of sinfulness, accountability and incentives will always be needed;
- For business to thrive, personal freedom is required (non-interference and free markets), and
- Profit is commended in order to provide for others.

Burkett (1998: 4) suggests that the Bible offers a radically different approach to business management than what is generally offered in business schools. Christian businesspeople employ Biblical leadership as the foundation for all their decisions

(Burkett, 1998: 103); Biblical principles in business are not necessarily the roadmap to quick profits, but they work in the long run. God's way produces long-term stability and growth in a business (Burkett, 1998: 8). The foundational truth in the Bible regarding the treatment of others is to do unto them as we want them to do unto us, not to do unto others as they do unto us. This implies an attitude that is not necessarily consistent with the ways of the world (Romans 12: 2). Burkett (1998) presents some Biblical principles, although not easy and offering continual challenges, that Christian businesspeople can apply in their businesses, these principles, when religiously-motivated, undoubtedly set God's followers apart from others in the business world:

- They reflect Christ in and through the business;
- They are accountable - to God firstly, then to others;
- They provide quality products/services at a fair price;
- They honour their creditors;
- They treat their employees fairly, and
- They treat their customers fairly.

Jesus was very specific when He indicated that no one can serve two masters, a man cannot serve God and Mammon (Luke 16: 13). When a business is served, God cannot be served, says Burkett (1998: 23), and it puts businesspeople in bondage and produces a variety of possible symptoms that are not limited to:

- An air of superiority;
- Overworking and burnout;
- Excessive use of credit;
- Disorganisation, and
- A get-rich-quick mentality.

The application of Biblical principles allows businesspeople to set ethical priorities on the use of money and time and makes it easier for them to set realistic and meaningful goals that align with God's purposes for their businesses (Burkett, 1998).

Such goals include:

- Funding the gospel;
- Meeting the needs of others;

- Making a good profit, and
- Discipleship.

Hillman (2011: 167) claims that Satan's rulership in the business world is evident from increasing global negative economic realities. Economic decisions are often determined by a spirit of Mammon and pride. Nations in North America and Europe became prosperous through businesses that attributed their prosperity to the reforming Christian teachings of the 1500s, particularly the contributions of Martin Luther and John Calvin, who made the greatest impact (Hillman, 2011: 167). To illustrate this suggestion, Hillman points out that Switzerland was a poor and weak nation before this time but was transformed into a very prosperous one through the teachings of, among others, Calvin, who taught the importance of individual responsibility and viewing work as a form of worship to God, thereby abolishing the *sacred-secular* dichotomy and introducing an holistic view of the gospel that included God in all aspects of life, even in the business world, which was seen at that time as something unspiritual and alien to godliness (Hillman, 2011: 167). Calvin studied the Bible and presented principles of economy that could be applied in business and by adopting these principles, Switzerland, and other countries following suit, saw a prosperous transformation of their economies that was rooted in a scriptural foundation of work and economy (Hillman, 2011: 167). One example of this was an interest rate of 4 percent that was used by Swiss bankers for over four centuries, a rate high enough for lenders to still make an income and low enough for borrowers to afford financing of their projects (Hillman, 2011: 167).

Hillman (2011: 168) presents four key qualities exhibited by Christian businesspeople. Christians who acquire and demonstrate these traits experience transformation at many levels in their business and personal lives. The qualities include:

- Excellence - they earn the right to be leaders others can look up to;
- Ethics and integrity - Psalm 51 states that God desires to know inward truth;
- Extravagant love and service - serving others tangibly models the humility of Jesus Christ, and

- Signs and wonders - God's manifest presence and power distinguish believing businesspeople from others.

Christians and Christian businesspeople are *change agents*, according to Hillman (2011). They have an impact in their communities; they exert a Godly influence in their surroundings and in people's lives. Some thoughts offered by Hillman (2011: 174) pertaining to God's agenda with marketplace Christianity are:

- In Zechariah 4: 6 God instructs believers to combine their natural talents and abilities with His power. This is manifested in the area of their calling, in the marketplace;
- God wants Christians to yield their lives completely to Him, to let Him determine their goals and purposes and allow Him to work in and through them;
- God is looking for righteous business leaders who will turn back to a righteous form of commerce, people who will honour Him in the marketplace, and
- Deuteronomy 8 contains God's promise that He gives the ability to create wealth. He is looking for Christian business leaders to advance and establish His kingdom with the wealth He allows them to generate.

"Why is God so interested and actively involved in the domain of business?", asks Hillman (2011: 174), and he provides some answers by presenting a number of insights into how the business world would emerge as a result of Godly businesspeople who gain success in line with God's purposes:

- There would be more integrity, less opportunity for greed than under Mammon's rulership;
- Prayer will be central, God will direct the work of marketplace ministers;
- More inventions that solve societal problems will appear as a result of entrepreneurs who find direction from God in their working lives and see a greater influence in society as the fruit of fulfilling their calling;
- There would be fewer corporate scandals;
- There would be less crime, healthier families producing healthier spiritual people who would do honest work;
- There would be more wealth created as people fulfil Deuteronomy 8 to establish God's covenant on earth;

- Christian business leaders would come together and commit more wealth to Christian causes and philanthropic projects taking care of the poor;
- More money would be channelled through local church congregations into those local communities, addressing people's needs in a practical manner;
- By acknowledging that God is the source of wisdom, there would be greater innovations and revelations in science and technology, bringing new products to market, and
- Unemployment would be greatly reduced.

Wagner's (2006: 103) stance is that he is not a promoter of situational ethics in the marketplace, but of Biblical holiness instead. He is adamant about the fact that the purpose of ministries of marketplace ministers or Christian business owners is nothing short of social transformation. Wagner (2006: 9) remarks that the Holy Spirit is directing Christian business people along a major paradigm shift that is much more than a "minor fine-tuning of what we have traditionally assumed". A mindset is developing among believers that the church exists in the marketplace just as it exists in a traditional congregational setting and that God's followers in the marketplace represent an equally legitimate expression of church as does the congregational setup. This paradigm shift opens up a world of new insight and possibilities around this principle and is a key element in the Holy Spirit guided transformational process of societies. Wagner (2006: 32) argues that a kingdom mindset among followers of God increasingly allows His values to penetrate all sectors of society and lists some of God's leadership requirements such as integrity, humility, holiness, godliness, respectability and blamelessness as being essential to fulfil God's purposes in the marketplace. The author also makes reference to the work of several scholars, among others, Marshall (2005: 7) who presents the characteristics of marketplace apostles as:

- They perform signs and wonders;
- They exhibit authority;
- They break bondages;
- They transfer wealth;
- They hear the voice of God;
- They function as Biblical entrepreneurs, and

- They reach nations.

Wagner (2006: 35) embeds the concept of societal transformation through the lives of Christian business owner-managers in the context provided by *The Lord's Prayer*, as found in Matthew 6: 9 - 13 and summarises God's will for humanity on earth by verse 10 that states: "Your kingdom come, Your will be done on earth as it is in heaven". Human society can, through the lives of Christian people who find themselves in all spheres of society of course, but particularly in business, as perhaps a previously overlooked or alienated societal structure as an element of divine inspiration, share in the heavenly peace, prosperity, health, happiness, morality, selflessness, wellbeing, harmony, understanding, kindness and high worship available to communities through God's agents, or cultural architects, His children (Wagner, 2006: 35).

Hybels (1992) argues that Christians should never trade their sanctified masks of Godliness for more comfortable masks of worldliness when they enter the marketplace, and presents Biblical and practical insights on how Christian people can creatively bring a Godly influence to a traditionally secular business environment (Hybels, 1992: 7). With their minds strategically blinded to the truth of God's word for many years, the Spirit of God is now bringing revelation to His people. He calls them into life-changing personal relationship with Him, the absolute foundation on which a God-honouring lifestyle can be built, instead of outwardly devotional acts that could never merit God's favour (Hybels, 1992: 138). Gradually the church is beginning to understand that God's blessing is not the result of works, but rather that good works and love towards others are the by-product of God's goodness. The author further suggests that work is not an evil, dreadful punishment of fallen man but a purposeful element of human reality brought into existence by God's design (Hybels, 1992). The marketplace offers business people a place where they find dignity, develop responsibility and experience a sense of accomplishment and fulfilment, when they tap into God's divine plan for their business careers and allow Him to restore the blurred vision brought about by deeply ingrained habits of worldly and unbiblical business practices (Hybels, 1992).

Rush (1983) claims that Christian leaders either rely on spiritual or theological training or adopt practices entirely borrowed from the secular business world, both these approaches being inadequate and inappropriate to fulfil the calling God puts on the lives of Christian business people. Rush (1983) presents a number of Biblical views pertaining to typical management issues and links some conventional management challenges that business owners could be confronted with, with useful Biblical counsel from a pragmatic perspective and with a real hands-on approach. As a number of other scholars remarked, Rush (1983) also suggests that organisations throughout the community are typified by the emerging need for well-trained, highly qualified, Christian leaders to effectively lead people in businesses and organisations that God has raised up to accomplish His work (Rush, 1983: 10). Four management principles that make up the key ingredients of a successful organisation according to Rush (1983: 18) are identified as:

- Commitment to work on a goal;
- Unity among people;
- Effective communication systems, and
- A focus on doing God's will.

With the notion that people are the most valuable resource in an organisation as a foundational thread running throughout the publication, Rush (1983) expands his ideas around the four key ingredients listed above and develops arguments supporting a Biblical philosophy of management. Some of the organisational areas Rush (1983) concentrates on with a Biblical focus, including several scriptural guidelines are:

- Creating a productive and positive work environment;
- Team dynamics - understanding and promoting a positive team spirit;
- Encouraging good working relationships;
- Sound planning processes;
- Effective decision making and problem solving;
- Successful communication skills;
- When and how to delegate;
- Time management;
- Attitude and performance;
- Performance evaluation;

- Handling organisational conflict, and
- Leadership styles.

Rush's (1983) work makes a useful contribution to the subject of religion and business ethics with his focus on the very practical aspects that confront the business owner-manager daily. In a sense, an interesting paradox is brought to light through his writings in that spiritual maturity has everything to do with practice rather than an accumulation of knowledge. To apply what is learned is the crux of the Christian walk.

Burkett (1996) takes a look at a Biblical perspective of the concept of stewardship, a subject extremely relevant to Christianity in the business world. He presents several passages of scripture that shed light on the concept of Biblical stewardship. The main idea of Burkett's work is that stewardship is about God's kingdom, a kingdom expanded by a body of believers who are created in the image of God and are entrusted with the responsibility to be fruitful and increase in numbers while they fill the earth, subdue it and rule over every living thing God put on the earth (Genesis 1: 27 - 28). God's agenda is to build His kingdom on the earth through the lives of those that follow Him; as they cooperate with God's Spirit, He builds a kingdom within them. He [the Holy Spirit] "tears down anger and selfish ambition inside each of them and builds up love, peace, and the other traits of the inner kingdom" (Burkett, 1996: 16). One could argue then that a good steward, according to Burkett (1996), is one who understands "the heart of the King" and allows Him to implant His ways in their hearts. The author summarises his view on stewardship in the Christian context as follows: "Stewardship is a big, responsible job, whether you're managing a rain forest or a household budget. We don't need to let the size of the job overwhelm us, though. The Holy Spirit lives inside us to train and counsel us, and the Bible offers us a wealth of wisdom. We also can draw upon each other for feedback and encouragement. We won't be instant experts, but together we can learn to become effective managers of God's resources" (Burkett, 1996: 73).

White (1978) takes an in-depth, unassuming look on how the Christian lifestyle ought to be qualitatively different from that of a morally relativistic society. White claims that a commitment to the guidelines of the Bible and a willingness to follow the Holy Spirit

offer workable answers to each and every moral dilemma a person might be faced with, even in the so-called *grey* areas that can so easily challenge ethical standards in a typical business environment. Shedding more light on an accurate understanding of ethics, White (1978: 78) offers the following exposition: “ethics to the government is *law*. Ethics to the philosopher is *concept*. Ethics to religion is *morality*. But ethics to God is *obedience*”. He subsequently offers a number of practically relevant Biblical principles that can be used to remind Christian business owner-managers of some of the key marks of a Christian businessman:

- A just weight - put a stop to deceptive advertising, poor quality products and so on;
- Total honesty - truthfulness in everything and with everyone with no exceptions;
- The law of serving - serve God and people lovingly through business;
- Personal responsibility - do not shift responsibility - ‘it’s not my fault’, and
- Reasonable profit - ‘profit, products, people, principles’ in that order is wrong; profit is vital, so are just wages and fair prices.

Decisions with ethical implications are a constant reality in the lives of Christian business people and White (1978) continues by submitting a number of guidelines that serve as encouragement for Christian business people in order not to compromise with sin and to consistently make quality decisions:

- Get the facts;
- Search the Bible;
- Examine your personal life;
- Know accepted standards;
- Listen to your conscience;
- Pray, and
- Seek counsel.

3.3.4 Leadership

3.3.4.1 The Significance of Leadership

Leadership in general, according to Hughes *et al.* (2002), is not a position but a process. Leadership is about something that happens because of an interaction between leaders and followers in a given situation (see Figure 3.1). Leadership entails a dynamic process of interaction between these three elements, sometimes

in a very complex manner. Quality leadership can be enhanced by an awareness of the important dynamics that exist between the elements of leadership (Hughes *et al.*, 2002). Wiersbe (2011: 18) suggests that Christian leadership is more than setting goals and motivating people to attain them, rather it is the overflow of a life dedicated to pleasing God and serving others so that people can accomplish the purposes God calls them for. Thus, Christian leadership can be defined as “leaders who by faith willingly use their character, abilities, authority and opportunities to serve others so as to help them reach their fullest potential, to their benefit, the benefit of the organisation and for the glory of God” (Wiersbe, 2011: 16).

Hughes *et al.* (2002: 20) assert that leadership can be defined as a “process of influencing others toward achieving group goals”, and that people are affected both at the emotional and rational level by leaders. The business world can benefit from the study of behavioural leadership research and findings can be effectively used to promote leadership traits that are critical to success as well as to facilitate the process of behavioural change in cases where leadership behaviour can be regarded as counterproductive or self-defeating (Hughes *et al.*, 2002: 236). Worden (2005: 221) argues that leadership should be regarded as a vital strategic element of a business and that elements of religion can enrich several components of strategic leadership. Worden (2005: 227) explains that “ethical principles, values and norms found in a religion can be included in the ethical component of strategic leadership, providing the leader has a salient religious motivation and identity as well as an approach to his or her religion that is oriented to its ethical dimension”. Leadership matters, leaders draw everything together so to speak, leadership is in fact an integral component of the success of an organisation, be it a church congregation or a small business. Argadona (2003: 26) stressed the importance of the values of an organisation’s founders or leaders in the process of fostering values in those organisations and Jacobs (2007: 47) argues that leaders’ behaviour reflects their character and values. Rossouw and Van Vuuren (2010: 289) believe that responsible leadership essentially raises the importance of building sustainable organisations that do not compromise the natural, social and economic environment or the livelihood of future generations.

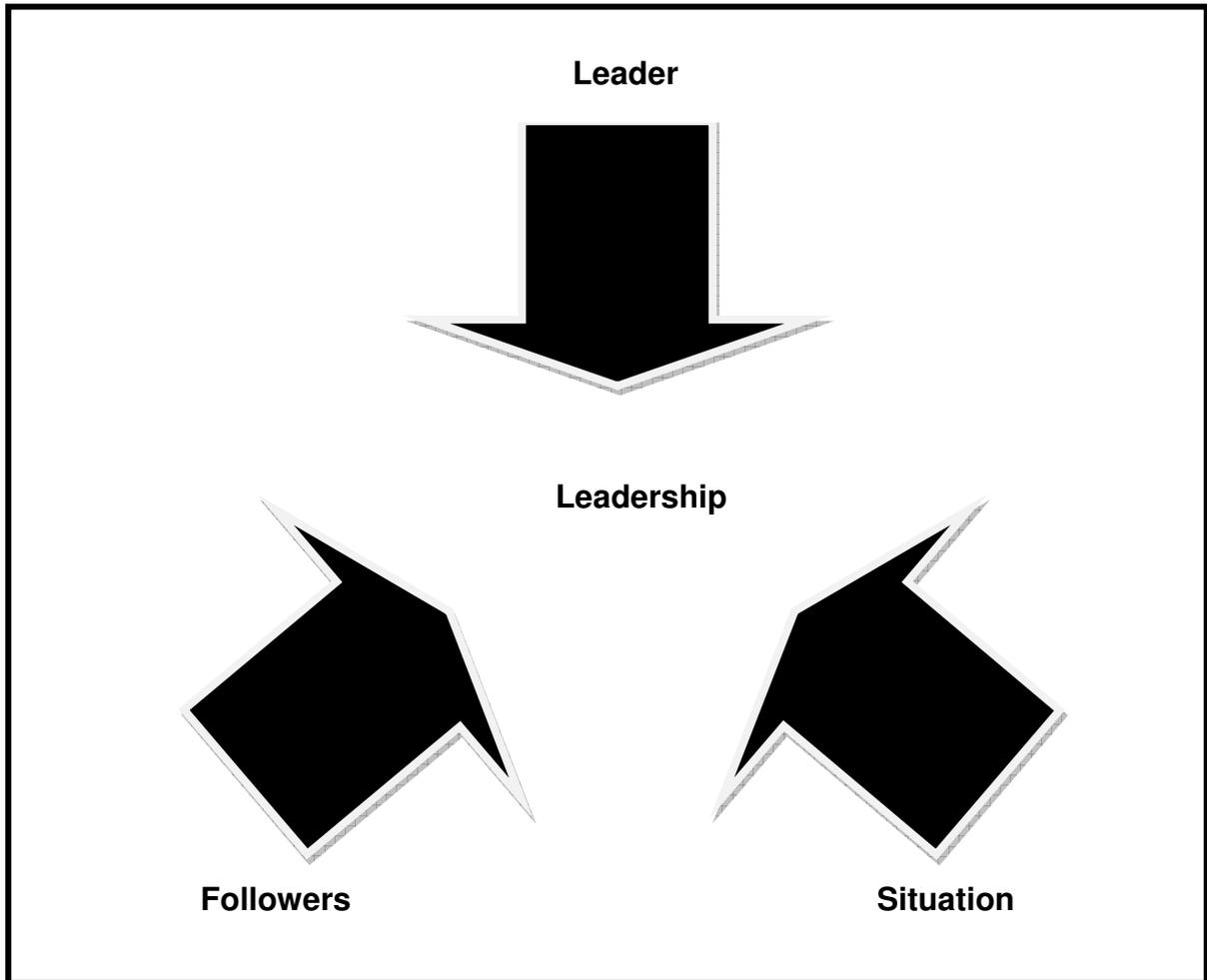


Figure 3.1: The Leadership Process

Source: Hughes *et al.* (2002: 2)

3.3.4.2 The Practice of Christian Leadership

Manz (1998) sheds light on Biblically-derived principles for wise and effective leadership and offers leaders, regardless of their religious beliefs, contemporary guidelines through lessons based on the life and teachings of Jesus Christ. Manz (1998: 5) contends that God's ways and purposes are different from the ways and purposes of the world by stating that one important caveat that should be kept in mind is that positive personal outcomes are sometimes about the longer term. Although Jesus Christ addressed many practical issues and needs of His day, He was ultimately concerned with life beyond earthly existence. Thus, His teachings were not necessarily intended to pay off in a human lifetime. The author continues by demonstrating that God's ways are ultimately the perfect handbook for humanity in terms of morals and states a flipside to the argument presented first when he suggests the following: "surprisingly, however, Jesus Christ's wise teachings are frequently proving to be consistent with many contemporary leadership principles that are leading to tremendous payoffs for enlightened leaders and their organisations in the here and now" (Manz, 1998: 5). Many Biblical themes such as compassion, humility, servant leadership, respect for others, forgiveness, love and patience can be linked to vital leadership qualities. Manz (1998: 5) argues that Jesus Christ is the greatest demonstrator of these traits and the ideal role model for Christian leaders.

Sherman and Hendricks (1990) look at a number of aspects that are relevant to the subject of leadership in light of business ethics or as they frame the concept - *what a person does when no one is looking*. They offer an attention-grabbing argument that contends that integrity involves a price, albeit a cost that pales in the light of compromise (Sherman & Hendricks, 1990: 8). In a life-long journey of sometimes very slow and painful progress, Biblical integrity can never be fully achieved by an individual; it can be likened to a "knife that is continually being blunted by the environment around you and needs to be sharpened" (Sherman & Hendricks, 1990: 8). Sherman and Hendricks (1990: 41) continue by proposing that integrity is the most valuable possession one could have, although they admit that there are several reasons why genuine Christians might be entrapped and tempted to compromise on their integrity in the business world. They subsequently offer a model for keeping integrity by linking the acronym 'HONEST' to a number of Bible-based

recommendations, intended to counter the effect of the moral mudslide that modern society represents, as briefly set out below:

H - HONESTY: Honesty is simply presented as not cheating or stealing in any way or form and a number of Bible passages, particularly from the book of Proverbs, are offered to elaborate and undergird the concept as depicted in the scripture found in Proverbs 10: 2: "Ill-gotten treasures have no lasting value, but righteousness delivers from death" (New International Version).

O - OBEY AUTHORITY: This concept relates to the fact that all legitimate authority is from God and that Christians should honour the principle God puts in place regarding human authority over them, be it an employer, stockholder, the government or any other form of human authority placed over one. The Bible again, is very clear on this matter and several passages can be found addressing the issue.

N - NO DECEPTION: Telling the truth at all times and at all costs is what God expects from His followers. Lying, sadly can very easily become a way of life for most people while it remains nothing short of a disgrace in God's eyes as set out in Proverbs 12: 22: "lying lips are abomination to the Lord: but they that deal truly are his delight" (King James Version).

E - ENCOURAGE CONFLICT RESOLUTION: Bickering and bitterness should not be part of the Christian standard of living, despite the challenges offered in everyday life. When apologies are made, despite injustices, misunderstandings and even persecution, it is often the most appropriate response to resolve matters. Gentle words bring about harmony and reconciliation, again illustrated by a passage such as the one found in Proverbs 25: 11: "a word fitly spoken is like apples of gold in pictures of silver" (King James Version).

S - SEXUAL FIDELITY: The moral benchmark is to strive for sexual purity, condemn sexual immorality and adultery and uphold the sanctity of marriage. The Bible offers wisdom that provides safeguards against the entrapment of sexual immorality as well as insight into the consequences that it might have, such as the passage found in

Proverbs 6: 32: “but a man who commits adultery has no sense; whoever does so destroys himself” (New International Version).

T - TRUSTWORTHINESS: The concept of trustworthiness is found throughout the Bible and draws on aspects like faithfulness, reliability and commitment to excellence. The Bible suggests that these qualities are not commonplace in the world. Proverbs 20: 6 states “many a man proclaims his own loving-kindness and goodness, but a faithful man who can find” (Amplified Version).

In the six principles presented above, Sherman and Hendricks (1990) pointed out the obstacles that Christian leaders should be mindful of in the workplace. The authors point out that the qualities that Christ modelled provide encouragement to believers allowing them to bear distinctive witness in a business environment filled by routine injustices and immoral practices.

Winston (2002) explains that Christian leaders from all types of organisations, regardless of the types of situations they are in, are all faced by the same types of problems and challenges. Winston (2002: 4) presents a Biblical exposition on the passages found in Matthew 5:13 - 7:27, known as the ‘Beatitudes’, and suggests that Christian leaders can internalise the values presented in the Beatitudes. The author encourages leaders to apply a Scripture-seeking approach and presents the values derived from the Biblical perspective as follows:

- Leadership is first of all love;
- The value of being poor in spirit;
- The value of caring for employees/followers;
- The value of controlled discipline;
- The value of always seeking what is right;
- The value of mercy in a world that seems to lack mercy;
- The value of integrity and a focused purpose, and
- The value of making and keeping peace.

Maxwell (1999) indicates that successful leaders who lead successfully in the real world can develop and refine certain characteristics that allow them to excel in the

art of leadership. Some of the qualities that are indispensable to good leaders as presented by Maxwell include:

- Strength of character - honesty and dependability;
- Ability to draw people to themselves;
- Commitment - to people and goals;
- Communication is their priority;
- Competence - they know their strengths;
- Courage - they embrace challenges;
- Discernment - they can identify the heart of a matter;
- They are focused - orientated to matters of importance;
- Generosity - they are channels of blessings to others;
- Initiative - they keep on moving;
- They really listen to others;
- They are passionate about what they do;
- They hold a positive attitude;
- They are problem solvers;
- Relationships are key to them;
- They accept responsibility;
- They are not insecure - they know themselves well;
- They have self-discipline;
- They serve others;
- They remain teachable, and
- They are people of vision.

Julian (2002: xxi) explains that Godly leaders reflect God's nature; God's wisdom is their spiritual core and provides them with strength, purpose and direction while it balances their skills and abilities. The author presents a number of differences between Godly and worldly leadership as illustrated in Table 3.2.

Table 3.2: Differences between Godly and Worldly Leadership

Worldly Leaders	Godly Leaders
Pressure weakens them	Pressure strengthens them
Prioritising profits over principles reduces their value over time	Prioritising principles over profits enhances their value over time
Their character weakens over time	Their character strengthens over time
They produce nothing other than bottom-line profits	They produce a legacy in addition to bottom-line results

Adapted from Julian (2002: xxi)

3.3.4.3 The Development Process of Christian Leaders

Maxwell (1998) argues that leadership principles are constant since leaders of the Old Testament, modern day congregational pastors and businesspeople in today's global economy are all rewarded by the constructive elements and harmed by the destructive consequences of the foundational truths of leadership. In short, all leaders are shaped by the leadership process. Leadership exposes weaknesses, in some cases it exposes weaknesses that would not necessarily be discovered in different circumstances (Maxwell, 1998: xxi). Maxwell (2005: 206) observes that good leaders are transparent as the worst thing that leaders can do is to make others think they are perfect. Transparent leaders allow those who work alongside them to see their weaknesses, faults and blind spots. When leaders are genuine about their weaknesses they are like a "breath of fresh air"; they draw others to them and it engenders trust in their organisations (Maxwell, 2005: 206). Tozer (1982: 73) explains that meekness (Matthew 5: 5) is a Biblical quality of good leaders: they have to overcome the burden of pride and the labour of self-love, but not only that, also the burden of pretence and the burden of artificiality. Leaders do not need to be strained under the load of pride and pretence and the release from this burden is found in meekness, modelled on the way of Christ's meekness (Tozer, 1982: 80).

One of the keys of the walk of an effective Christian leader, argues Graham (2006: 79), is to submit fully and completely to God. When all areas of a leader's life are submitted to God's authority, then He becomes greater in that person while the individual becomes less (John 3: 30). When leaders align their leadership with God's heart, they become increasingly concerned about people, because God loves people. When Christian leaders display peace, kindness and the love of God, people are attracted to them. As Christ-followers these leaders become leaders for Christian values and Christian influence so that their organisations are affected in a unique way. God takes leaders on a journey; this is true for every leader that God calls, during which He removes self-centred motives and replaces them with His thoughts, He remakes leaders from within so to speak (Graham, 2006: 82). Nieli (1989) explains that Christian business leaders who grow to the place where they align their values with God's purposes operate their businesses with more than profit in mind, they view the business as a vehicle that can provide blessing to themselves and other people: "a tradesman who has a genuine intention to please God, however, will be made 'a saint in his shop'. His everyday business will be a course of wise and reasonable actions made holy to God by being done in obedience to His will and pleasure. He will buy and sell and labour and travail, because by so doing he can do some good to himself and others" (Nieli, 1989: 600).

God favours leaders who make the most of the power that comes from brokenness (Allender, 2006). Leaders' characters are what makes the difference between advancing or damaging the moral, competence and commitment in an organisation – if leaders do not have the capacity to confess, to acknowledge in real time how they mess up, the result is a workplace where people become more cowardly, grow more self-committed, more isolated and more manipulative (Allender, 2006: 3). The brokenness or the limp that leaders acquire stems from openness about their failures to colleagues and followers. Allender (2006: 3) continues by explaining that the truth about leaders who confess is that it does not lead to weakness and disrespect, instead, it transforms leaders' characters and earns them greater respect and power; the author refers to this as some kind of a paradox: "to the degree you attempt to hide or dissemble your weakness, the more you will need to control those you lead, the more insecure you will become, and the more rigidity you will impose - prompting the ultimate departure of your best people". Leaders are not always right, they can

fall into the trap of a sort of dogmatism, unwilling to remain open to new beliefs or new ways of understanding, rigid and refusing to reframe their ideas and ways of thinking; this mentality breeds polarities and leaders should flee from that and open their thinking to multiple perspectives, even if it puts them in a negative light or makes them look foolish – the limping leader should rise to this challenge (Allender, 2006: 89). Kraft (1997: 128) explains that the way leaders think about their own faults influences the way they respond to others in a great way. As long as they believe that they should not or worse even, could not ever be wrong, they will be extremely intolerant of those they lead while they consequently also impose impossible goals on people. Kraft (1997: 128) states that freedom only emerges when the Biblical concept of 'losing' is appreciated; when leaders comprehend that they, like anyone else, make mistakes, only then can they have compassion plus the understanding necessary to provide Godly leadership and encouragement to others. By God's definition, 'losers' are people who despite an earnest desire to live for God, recognise that they will always make mistakes and that they are as imperfect in God's eyes as everyone else, that they will disappoint others no matter how hard they strive for excellence but, equally important, they understand and believe that God forgives their failures and 'losing' completely, by God's grace, their weaknesses are dealt with by His strength (Kraft, 1997: 129). While it is true that leaders are 'losers' in their own strength, they are winners, as a matter of fact, 'more than conquerors', states the Bible (Rom 8:37), in Christ's strength. As the apostle Paul wrote, in his weakness he is strong (2 Corinthians 12:9-11).

There is a Biblical pattern whereby God 'breaks' and 'builds' leaders, says Farrar (2008). All leaders are constantly being trained by God (Clinton, 1988). The fact that God works in leaders' lives to accomplish brokenness, is not because He does not like or love them, and the workings of God in the life of a leader are irresistible, no one and nothing can get in their way, states Farrar (2008); leaders do not always see this though, particularly when it looks as if God allows their plans and hopes to be crushed, but the mystery of God's providence says *all things for good* (Romans 8: 28). God's goodness and faithfulness always produce the outcomes He desires, even in broken hopes, His plans work together in all things. Clinton (1988: 52) suggests that, because the very nature of leadership is about influence, God endows leaders with the capacity to influence; He uses various means to develop a potential

leader into the fullness of that potential. Leadership involves a lifetime of lessons and leaders go through several phases of development in their lives, and during all these development phases God processes a person by bringing activities, people and problems into their lives (Clinton, 1988: 34). When leaders are willing to submit to God's purposes, these are some of the elements (Clinton, 1988: 34) that He teaches them about:

- New perspectives in ministry or calling;
- Rekindling of a sense of destiny;
- Openness to new ideas and change;
- Broadening through exposure to others;
- Inner convictions from the Word, and
- Guidance for day-to-day living where they are at.

Quality leadership, states Clinton (1988), does not come easy, but requires experience, time and repeated instances of maturity training. Mature leadership can only flow from a mature character formed in the graduate school of life; even though leaders may be successful through giftedness, they will falter for lack of character because character formation, developed and ripened by God's maturity processing, is a fundamental element of Godly leadership.

3.4 PREVIOUS FINDINGS

3.4.1 Religion and Economic Activity

A number of scholars have conducted studies of an empirical nature investigating the topic of the relationship between religious values and economic activity. In this section, a synopsis is presented of the findings from previous research.

Clark and Dawson (1996: 359) performed a quantitative investigation that sought to provide insight into the influence of personal religiousness on the formation of ethical judgements, by categorising respondents by means of various scales and then analysing respondents' responses to three different scenarios that present a challenging ethical dilemma. The study highlighted the importance of the religiousness construct as an influence on ethical judgments and it was quantitatively shown that differences in ethical judgement occur among people with varying

religious motivations, most notably between individuals that hold a so-called intrinsic religious motivation and those who are of a totally non-religious standing. It was discovered that religious people are less comfortable with corporate goals and policies that violate individual moral absolutes; this phenomenon was observed but not investigated further within the scope of the project. Clark and Dawson (1996: 359) provided empirical evidence demonstrating that different ethical judgements occur between individuals with varying religious motivations and highlighted the importance of the devoutness construct as an element of influence on ethical judgements and possibly on behavioural intentions.

Along similar lines, aiming to examine the relationship between religious commitment and business ethics, Longnecker, McKinney and Moore (2004: 373) conducted a quantitative questionnaire survey that sought to report on the ethical sensitivity differences found in religious versus non-religious business managers and professionals. Respondents were asked to identify their general religious faith category and to specify the importance they attached to religious interests. Respondents were subsequently asked to evaluate 16 short vignettes, describing scenarios that essentially portray ethically questionable situations. The empirical investigation showed that respondents who viewed their religion as *highly important* demonstrated a higher level of ethical judgement (less tolerant of unethical behaviour) than others, and that Evangelical Christians, in addition, showed a higher level of ethical judgement than the other broad faith and non-religious categories. Longnecker *et al.* (2004: 373) concluded that a tolerant and even supportive corporate approach to dealing with religiousness in business is desirable.

Kennedy and Lawton (1998: 163) conducted a statistical study among three groups of university students from institutions with different affiliations, namely, Evangelical Christians, Catholics and non-religious individuals in order to examine and predict willingness of these groupings to participate in unethical business activities. Again, three business situations were used with five variations on each of the three business vignettes. Participants were also categorised as having an intrinsic (unprejudiced, tolerant, integrative, meaning-endowing) or extrinsic (compartmentalised, prejudiced, immature, exclusionary) religious motivation as described by Donahue (1985: 421). Donahue (1985: 421) explained that individuals

who had a high level of intrinsic religiousness were more likely to have an integrative ethical perspective on life, in other words, they apply the values and norms associated with their religiousness in a broad fashion across all aspects of their lives, while extrinsic religious individuals have a narrower spiritual connotation with life. Allport and Ross (1967: 434), on the matter of intrinsic versus extrinsic motivation, explained that extrinsically motivated people *use* their religion while intrinsically motivated people *live* their religion. The quantitative study performed by Kennedy and Lawton (1998: 163) included a series of five hypotheses. Some of the findings produced were varied and inconclusive, however, one statistically significant and valid set of results, that is notable and provides significant insight, showed that students from the Evangelical group were far less likely to engage in unethical behaviour than any of the other affiliations.

Agle and Van Buren (1999: 563) carried out a quantitative study that aimed to examine how self-reported, self-defined religious practices affected an individual's attitudes toward corporate social responsibility (CSR). The research sample in this study consisted of 301 MBA students. A notable line of reasoning in this study was that the researchers argued that the research sought to look at managerial attitudes rather than behavioural outcomes. That implied that behaviour only came into play after a significant correlation between attitudes and religious beliefs could be demonstrated. A quantifying relationship between religion and business ethics could not be demonstrated and the study produced unconvincing statistical results plus varied conclusions. The three hypotheses and validated statistical conclusions were:

- H¹: Religious upbringing will be positively related to a broad view of corporate social responsibility (where "broad view" is understood as having a positive attitude toward CSR) - no statistical correlation could be demonstrated.
- H²: Religious practice will be positively related to a broad view of corporate social responsibility - no statistical correlation could be demonstrated.
- H³: Christian religious beliefs will be positively related to a broad view of corporate social responsibility - the data provided limited support in that only

some Christian beliefs were related to CSR and a consistent pattern of significance was not observed across the various attitude statements.

Weaver and Agle (2002: 77) put together a review of prior empirical research findings, looking at the connection between being religious and ethical behaviour in organisations. The researchers claimed that the very small amount of empirical work, conducted specifically on “religiosity” and business ethics, produced fairly mixed results and allowed no significant and wide-ranging conclusions to be formulated. They stated that the relatively inconclusive outcomes of most previous quantitative scholarly work could be attributed to essentially three reasons - i) undergraduate MBA students were mostly used in much of the prior research; ii) studies focused mostly on attitudinal measures only, and iii) widely varying definitions of “religiosity” and measures thereof were used in many of the prior research projects. The researchers subsequently sought enhanced rationalisations pertaining firstly to the direct effect of “religiosity” on individuals’ organisational ethical behaviour and secondly to other fundamentals of individual “religiosity” as well as organisational influences that could explain why the potential impact on individuals’ organisational ethical behaviour based upon religion, could vary. The overall conclusion of the researchers indicated that there were good grounds to argue that “religiosity” influenced organisational ethical behaviour, but that creative research from more disciplines would be necessary to figure out what the full extent of that relationship was (Weaver & Agle, 2002: 77). These scholars also explained that for some people religion is more central in their lives while to others it falls more on the periphery, hence the degree of importance that the role that religion plays in their lives might be different for different individuals (Weaver & Agle, 2002).

Van Wensveen Siker (1989: 883) compiled a review of the classic study, *Christ and Culture*, performed by Richard Niebuhr in the 1950s in which she outlined five types of different approaches to Christian business ethics. Niebuhr (1951) aimed to provide a framework that was useful in describing the relationship between Christianity and civilisation. Van Wensveen Siker (1989) argued that the Niebuhr typology framework still contained significant, well-substantiated ideas and could be applied effectively in research on business ethics and being religious. Niebuhr argued that people’s definitions of Christ are inadequate to fully describe His fullness, but for the sake of

his approach pertaining to his typology model, Niebuhr (1951) explained that the way Jesus Christ is accommodated in their lives provided meaningful insight into the way individuals *meet* Jesus. The Niebuhr (1951) typology contained the following five frames:

- 'Christ against culture';
- 'The Christ of culture';
- 'Christ above culture';
- 'Christ and culture in paradox', and
- 'Christ, the transformer of culture'.

"Does Christian Faith matter in Business?" This was the question Lee, McCann and Ching (2003: 103) sought to investigate. In a research project conducted to determine the effectiveness of Christian witness in the marketplace, Lee *et al.* (2003: 103) carried out a study that examined the way that business executives in Hong Kong dealt with managerial issues, particularity issues that could be considered ethically contentious. The researchers put forward an enhanced model of the Niebuhr typological framework, interviewed participants and accordingly mapped respondents' accounts of critical incidents in one of the five types of paradigms. The findings reflected the way in which individuals could rationalise business decisions relating to ethically challenging business scenarios. The researchers indicated that the so-called 'critical incident approach' offered a way by which a critical incident could be used as a unit of analysis and be interpreted as empirically based research. The typology enabled executives to understand and reflect on the various ways that difficult ethical decisions could be made and guide their thoughts toward more appropriate responses (Lee *et al.*, 2003: 103). The typology model did not include an in-depth examination of religiousness as motivation for thought patterns or behaviour as it only classified various responses.

Nash (1994) investigated how a number of senior executives integrated their faith with successful business lives. Nash was intrigued by the paradox that many business people said their faith was vitally important to their business practices, yet they disclosed little about the specific impact their faith had on business life in practical decisions. Nash (1994) made use of interviews with 65 participating

members to collect data with a specific focus on how these executives dealt with tensions arising from Christian tenets and economic activity. The seven tensions identified by Nash (1994) were:

- The love for God and the pursuit of profit;
- Love and the competitive drive;
- People needs and profit obligations;
- Humility and the ego of success;
- Family and work;
- Charity and wealth, and
- Fruitful Witness in the secular city.

These tensions sometimes presented difficult choices that could put demands on people's faith, explains Nash (1994). Her research aimed to find out how these matters were typically dealt with, to resolve the tensions between Christian faith, business ethics, success and competition. The element of stewardship was recorded during Nash's research as one of the Christian tenets utilised in resolving tension in the domain of business and faith. Nash's findings suggest that organised Christianity had almost no impact on business practices, even though on the positive side, the personal faith of some business leaders has. The church's poor understanding of business requires a serious engagement between the church and the marketplace to effectively influence the business arena (Nash, 1994).

Roels (1997: 109) stated that understanding the evangelical framework for business ethics is important since business evangelicals are well positioned to exercise considerable future influence. Roels (1997) provides anecdotal evidence of her personal observations of evangelical business-owners that sought to contribute to the area of evangelical business ethics by examining their history, theology and culture. The research led to the development of an ethics model that included the identification and mapping out of four areas of emphasis that she considered to be of particular importance to this specific group of economic actors, namely piety, witnessing, tithing, and neighbourliness.

Roels (1997: 120) further predicted that the evangelical Christian business community would continue to grow over the next decades and that the central role of personal faith in sustaining morally sound business behaviour would no doubt foster long-term trust relationships with customers. However, for evangelical Christian business people to thrive as their business grows and matures, they would need a stronger conceptual foundation for their work as they follow Christ through their business callings (Roels, 1997: 120). Roels (1997: 113) added that with an increasing base and broader discussion of Christianity, evangelical believers' philosophical and theological vision also deepens, allowing them to address and respond to fundamental questions pertaining to the purpose of business in the kingdom of God.

Against the background of a strong focus on the human aspect of business, Verstraeten (2003) claims that Christians are called to affirm a difference in business and that as such they become relevant as a source of moral innovation and transformation towards more humanity. The author considers that the narrative basis of their traditions enables them to mobilise the necessary imagination for innovating moral practices in business. He points out that business organisations are complex institutions and are not only dominated by instrumental rationality but also contain a dynamic aspect of human interactions. Verstraeten (2003) points out that historically, scholars like Marx claimed that a capitalist society was not only founded on the material substrate of relations of production and means of production, but that it was also based on a spiritual foundation and, more specifically, on a mentality generated by a certain form of religious thought. Weber's work demonstrates that a link that can be made between modern capitalism and a labour ethos rooted in the Protestant tradition of thought, in which the pursuit of profit goes hand in hand with methodical diligence, soberness and a sense of individual responsibility with regard to the profession one practises. Similarly, Lutheran theology and the Calvinistic tradition highlighted the importance of the duty of glorifying God *per vocationem*, by means of meticulously devoting oneself to the ordained fulfilment of one's professional tasks. Religious leaders, continues Verstraeten (2003: 62), were also very well aware of the fact that the Protestant work ethic did not only bring a new spirit, but also a real accumulation of capital and he reminds readers of the words of the Methodist, John Wesley who said: "Religion entails necessary thriftiness and diligence that can do

nothing else but bring forth wealth". Because Christians cultivate an hermeneutic relationship to an interpreting community and an ethos that is different from that of modernity and its forms of instrumental and managerial rationality, they are able to discover ethical and meta-ethical perspectives that can break through the dominance of this type of rationality, maintains Verstraeten (2003). As a consequence of the creative interplay between the rational and the narrative aspect of Christian practice and thinking, the Christian community is able to introduce a sort of counterpoint, or a different interpretation in business. In addition, Verstraeten (2003) suggests that the semantic richness of the Bible, with its potential to generate a new imagination, is not only relevant for Christians, but also useful for society as a whole. In dialogue with other traditions, a meta-ethical Biblical interpretation might indeed be capable of transforming the world of business and creating a consciousness of the distinctive calling of its constituents to humanise the world.

In an article about Christian attitude in business, Vorster (2006: 1110) starts out by stating that it is crucial for corporations to act as moral agents and raises the following concerns with relation to unfavourable developments in the contemporary organisational context:

- Many scholars in the field of ethics, law and economy are concerned about the abuse of human rights by corporations;
- A further concern involves a lack of corporate social responsibility in some firms;
- Mega corporations, particularly, are very powerful, and can manipulate political policies;
- Most countries have eased their economic regulations within the globalised model to the extent that firms can easily transfer capital illegally between countries;
- Another concern, from an ethical perspective, is the reality that some firms, again mostly mega corporations, are doing business with totalitarian regimes, and
- In some instances corporations are avoiding international sanctions to further their own profits. An example of this conduct is the way in which the Hussein regime in the former Iraq was supported by some corporations to avoid the effect of sanctions, a practice that lengthened the suffering of the local population because it entrenched the oppressive regime.

Vorster (2006: 1114) subsequently presents a Christian ethical framework for responsible organisations that manifests the characteristics of the Christian attitude in business, based on the foundation of the attitude of Christ, in which the following four aspects are brought to fruition:

- Love – the cornerstone of the Christian ethical idea of social justice;
- Stewardship – to replace self-centred service with kingdom-centred service;
- Self-denial – doing *good* first instead of doing *well* first, in contrast to the Neo-liberal model of self-interest and maximum profits, and
- Obedience to God – to take active part, according to the attitude of Christ, in the healing of the world and to act as agents for Christ's coming kingdom.

Vorster (2006: 1129) concludes by suggesting that Christian ethics have a huge responsibility towards the corporate world by contributing to processes of designing sound but also realistic moral values to assist corporations to be responsible moral agents. In this regard he identifies two areas of focus whereby corporations can be morally shaped, namely:

- The development of lectured business ethics in the form of practical and realistic ethical guidelines, and
- Christians in businesses can set a moral example by acting as responsible stockholders and stakeholders.

Childs (1995: 6-10) identified the following five factors that create a gap between business and Christianity:

- In a secular understanding of the world the conviction lingers that objective reason can lead people to moral truth along a path of neutrality;
- A tendency to equate Christian ideals with a few commonly held principles short-circuits more probing moral reflection;
- Among many Christians there remains a long-standing dualist assumption that spiritual life and business life belong to separate worlds;
- The church has often been hostile in its attitude toward business and has tended to neglect addressing the specific daily needs of those in business, and

- Businesspeople often operate with a stereotype of the church as out of touch with the *real world* and incapable of understanding that world.

Childs' research perhaps provided more questions than answers in that he pointed out that the philosophical legacy of the Enlightenment has given to many modern business leaders a trust in reason and empirical research and consequently many managers chose to take a more detached rational or objective view of the organisation (Childs, 1995: 3). In elaborating on this phenomenon, Kretzschmar (2002: 380) suggests that, as a direct result of postmodernism, many people are however becoming increasingly sceptical concerning the possibility of *sound reason* to supply sufficient answers for all ethical dilemmas, particularly given the pluralistic context in which business operates. He argues that ethical programmes prepare participants insufficiently and that much more ethical dialogue, in which broader social contexts and theology (particularly Christian theology) are taken into account, is required.

Rogers and Gago's (2006) publication provided Biblical scriptures underlying six ethical models that influence organisational practices. The results of their findings are presented in Table 3.3. The authors call for a return to Christian base values in business and link Biblical scriptures to the various ethical approaches that drive practices in organisations in order to provide a single-sourced form of modelling for providing direction pertaining to organisational behaviour. The researcher includes the findings of Rogers and Gago (2006) in this report for the sake of thoroughness but wishes to point out that he does not see inherent value in their findings for the following reasons:

- To provide Biblical support for a wide-ranging assortment of ideas such as different contemporary ethical approaches leads the researcher to ask the question: "What point exactly are the scholars trying to establish?" Bringing these themes together just for the sake of bringing them together does injustice, in the opinion of the researcher, to the depth and originality of the different ethical approaches and to the resourcefulness of the Scriptures. It creates the notion that the Bible can be used in support of any idea conceivable, and

- A considerable number of Biblical scriptures, even chapters or pericopes, can be used to highlight certain aspects of ethical conduct. Isolating a very limited number of Biblical references to support a complete ethical paradigm constitutes, in the mind of the researcher, a fragile line of reasoning; in addition, the model is highly theoretical and provides minimal practical guidance.

Table 3.3: Ethical Views and Correlated Biblical References

Ethical view	Bible reference	Relevant focus
Ethical egoism	Philippians 2: 3	Greed
Deontology	Luke 19: 8; Matthew 23: 23	Rights
Utilitarianism	1 Corinthians 4: 2	Impact - benefiting society
Relativism	2 Corinthians 4: 2	Double standards
Virtue ethics	Romans 12: 17; Matthew 23: 26	Organisational image
Ethics of care	John 13: 34; Luke 6: 31	Stakeholders' approach

Source: Rogers & Gago (2006: 131)

Fourie (2012) published an article in which he starts off from the assumption that business entities are in a unique position to exert a significant influence on society, particularly in the context of developing countries. Fourie (2012) argues that businesses no longer only influence shareholders, employees and customers, but also play a role in the political arena as well as in the wellbeing of various stakeholders across a wide front, outside the immediate sphere of influence. Fourie (2012) then carries on to determine the answers to firstly whether Christian ethics could be utilised in the business world and secondly, if indeed the Christian ethic was to be applied to business, what form could such engagement take? Fourie (2012: 49) referred to Smit's categorised expressions of the church on different levels of involvement, namely worshipping communities, local congregations, denominations, ecumenical bodies, voluntary organisations and individual believers (Smit, 1996: 121-122). In light of Smit's (1996) model, Fourie (2012) argues that the church as a whole, in all its forms of expression and levels of functioning, is far from narrowly involved in communities and is hence ideally positioned to explore

constructive modes of engaging with business. He points out that the church can provide insight in defining issues that businesses need to take into account but about which they do not necessarily have sufficient expertise, plus various complex issues such as morality, constructive values and dialogue between different religious and cultural groups. Fourie (2012) also points out that the principal traditions of social teaching and social ethics direct Christian ethics to audiences much broader than the church, in other words, the church is not the only addressee of the Christian ethic per se. Fourie (2012: 57) takes the position that the church is not located as a powerless adversary but rather as a competent dialogue partner that could engage business in two meaningful manners, i.e. in *reactive* and *cooperative* modes. Seeing that the shift to a stakeholder inclusive approach is still relatively recent however, according to Fourie (2012), the form and subject of these engagements still need to be refined and in many cases even established; to make contributions to business that are simultaneously distinctive and constructive a balance has to be found by the church somewhere between being ignored and co-opted, a development that he regards not only as a challenge to all parties involved but also as an ongoing and time-consuming process.

Wong (2008) performed an investigation pertaining to the link between religiousness and business ethics through the use of a questionnaire survey among a sample of 300 Christian Malaysian businessmen, in which three constructs were utilised, namely:

- The *religiousness* construct, that was reflected in the level of participation in various common religious activities;
- The well-tested and validated *love of money* scale as used by Luna-Arocas and Tang (2004), and
- The *ethical attitudes* construct, as reflected in responses to five business scenario vignettes, taken from Conroy and Emerson (2004) and assessed by way of participants' five-point Likert scale scores.

The two research questions posed by Wong (2008: 171) were: i) Would there be differences in ethical attitudes between Christians in business with different levels of religiousness; and ii) Would there be differences in ethical attitudes between

Christians in business with different love for money profiles? The various measures of religiousness used in this study ranged from Sunday worship services (public events observable by others) and possibly motivated by a variety of reasons to personal devotion or quiet time (probably not generally known to others) where the motivation of the individual is very personal. The intricate survey instrument was completed and the following results reported: Individuals who were more intensely involved in personal quiet time displayed better ethical attitudes. Interestingly, the study revealed that age played a role also and those who had been established in the Christian faith for longer displayed better ethical attitudes as well. The continued practice of faith in other words improved ethical behaviour, a finding that confirms the claim that religion shapes personal values (Wong, 2008: 189). The study revealed that although Christians read from the same Bible and heard the same sermons, they looked at money differently. Those who looked at money with more interest and were more success motivated were more accepting of unethical scenarios while those who viewed money with less interest had better ethical attitudes. The positive correlations discovered led Wong (2008: 189) to conclude that the probability of decisions made that are more in line with Godly principles could be enhanced through higher levels of religiousness and more appropriate attitudes towards money, both matters that are not necessarily easily moderated and therefore a conclusion that could classify this contribution as leaning more toward a theoretical proposition.

M.S. Schwartz (2006) makes the argument that God should be considered a managerial stakeholder for those businesspeople and business firms that accept that God exists and can affect the world, and admits that, while at first glance such a proposition might seem beyond the norms of stakeholder management theory or traditional management practice, the idea is not completely novel and the author suggests that there might be both theoretical and practical support for such a notion. M.S. Schwartz (2006: 298) summarises the arguments supporting the idea of God as a managerial stakeholder as follows:

- Stakeholder identification and salience theory focus on the *socially constructed reality* (i.e. perceptions) of managers when identifying stakeholders;

- Stakeholder identification and salience theory suggest three criteria for identifying stakeholders, namely: i) power, ii) legitimacy, and iii) urgency, and
- God, although a non-human entity, is perceived by many corporate managers as well as recognised by several business firms as having power, legitimacy, and urgency according to the definitions of the constructs.

M.S. Schwartz (2006: 298) explains that while for many managers God will be considered the ultimate CEO, Chairman of the Board, owner, or partner of a firm, there are certainly objections against the idea of God as managerial stakeholder, the foremost of these include the suggestions that:

- Only human beings should be considered potential stakeholders, and
- God has no place in the business world.

If God is viewed as a managerial stakeholder, the potential implications and practical consequences in terms of managerial decision making, according to M.S. Schwartz (2006: 300) can include:

- Greater meaning for those involved in business;
- More socially responsible decisions;
- Enhanced ethical decision making, and
- A healthier bottom line for the organisation.

M.S. Schwartz (2006) admits that his findings are contingent on one very important assumption, namely that the suggestion that God should be considered a managerial stakeholder might only be relevant to those who believe in a supreme entity. For those who do not believe in God's existence, the argument that God should be considered a managerial stakeholder would be rejected outright. The author affirms that although many might consider the notion of mixing God and business to be problematic and beyond rational management thought, stakeholder theory and business reality appear to suggest otherwise and even if God should not be considered a stakeholder, it might be valid to say that God still deserves consideration as part of the decision making process in organisations (Schwartz, M.S., 2006: 303). The relationship between God and business is here to stay, argues M.S. Schwartz (2006: 303) and stakeholder theorists who choose to reject the notion

of God as managerial stakeholder would appear to be ignoring the realities in business by disregarding the socially constructed truth of many corporate managers, as well as several business firms. He presents however, in conclusion, several important and thought-provoking questions that remain largely unanswered or vaguely explained and require comprehensive further examination, namely:

- How can belief in God become actualised into ethical behaviour without causing offence to anyone?
- How are different perceptions of God to be resolved? Do different perceptions of God lead to different behavioural prescriptions or prohibitions?
- Does belief in God ever lead to a rationalisation of unethical or even illegal business practices? If so, how might this be addressed?
- To what extent is God considered a stakeholder in the personal lives of managers, yet neglected in their business lives? If there is a separation, why does this take place?
- Can God be a stakeholder for an entire firm, or should God only be considered a stakeholder for individual managers? Should God be explicitly mentioned on a company's website, in its annual report, or in its code of ethics?
- Can God ever be considered a stakeholder for a public company or is this only appropriate for private companies where the founders, CEO, and/or majority shareholders accept the existence and importance of God in their decision making?
- To what extent are perceptions of God as a stakeholder different around the world? If there are differences, why might this be the case? Do any non-USA firms explicitly recognise God as a stakeholder?
- Has religion and worship of a supreme entity been replaced by the worship of the almighty dollar bill? Have some corporations achieved God-like status in terms of their influence and power over society?

Werner's (2006) qualitative study on the subject of Christianity and economic activity, which isolated conceptual themes in a systematic way while explicitly considering the influence of Christianity as an identity-providing construct, was performed in Germany and the UK and is discussed in the following section.

3.4.2 A Case History of the Werner Study

3.4.2.1 Background to Werner's Work

The literature most relevant to this research project concerns Werner's findings resulting from a qualitative study on how adherence to the Christian faith influences the way Christian SME owner-managers conceptualise their business practices. Werner (2006: 105) was interested in what ways spiritual meaning could be found in the 'mundane' and 'worldly' environment of business, and how business activities were spiritually significant in the lives of Christian business people. Werner investigated to what extent Christianity, as an identity-creating construct, impacted the way business activity was carried out in the Christian-rooted European context, where Christianity has been one of the strongest and longest standing socio-cultural constituents (Werner, 2008: 449).

Werner (2006) sought to examine the phenomenon against the background of two significant aspects: she argued firstly that Christian values, norms and beliefs can have a considerable impact on how social actors interact with others in society and the economic sphere, but also stated that on the other hand, the secularisation process in the European context might suggest a sharp decline in the influence of Christianity, even though the majority of people still claim nominal affiliation to the Christian religious identity fewer individuals actively practise their faith (Werner, 2008: 449). Some scholars suggested that the secularisation process in Europe was associated with something Werner termed a 'privatisation of religion', implying that the privately held beliefs of Christian individuals might not be as readily observed in the public sphere. For this reason Werner wanted to look into the issue specifically from the perspectives of individual economic actors who considered themselves practising Christians (Werner, 2008: 449). Owner-managers of SMEs were selected as the most suitable candidates because they find themselves in a better position to bring to the fore their personal values than for instance managers or corporate shareholders who are acting on behalf of other stakeholders. Werner selected 21 research participants, 10 from Germany and 11 from the UK, and opted for a socio-psychological discursive-framing data collection approach that was performed by way of in-depth interviews. She had the objective of capturing and documenting some conceptual and linguistic frames that respondents used to rationalise their

business lives against the context of their Christian religious identities (Werner, 2008: 450).

Werner indicated that the findings on how individuals' socio-cultural contexts shape their "cognition and influence the way they conceptualise their worlds of practice" could provide some clues on how these contexts might affect attitudes and behaviours because of a link between concepts and specific practices (Werner, 2008: 451). Werner admitted however that although the conceptual frames uncovered by the research allowed her to draw some conclusions with regard to the participants' attitudes and practices, the principal purpose of the study was not to demonstrate or quantify an explicit correlation between an underlying socio-cultural context, in this case, the Christian religious identity and respondents' behavioural outcomes in their business life (Werner, 2008: 451).

Werner's (2006) respondents were SME owner-managers from a range of industry sectors and company sizes and were loosely labelled as conservative Protestant and Bible-based believers, coming from traditional and evangelical strands of the Protestant mainstream and free congregations. By utilising an inductive, discursive-framing approach, Werner collected data from the interviewees using a questionnaire instrument containing a series of closed and open-ended questions, designed to capture and record an in-depth, *how* and *why* understanding of the research phenomenon. Five themes or Christian conceptual frames that are not to be regarded as elements of a typology were uncovered through Werner's analysis, namely: calling, stewardship, witness, holiness and some general moral tenets (Werner, 2008: 452).

3.4.2.2 Calling

Werner's analysis described the general concept of calling as "God wanting a person in a specific place or doing a specific task" although slightly different interpretations pertaining to the calling theme were recorded (Werner, 2008: 452). The first grouping consisted of respondents that viewed their business lives as separated from their Christian identity. They could not quite marry their secular business lives with the concept of a holy calling such as a full-time ordained minister might perhaps have and some of them battled with questions that pertain to whether a business career

does in actual fact constitute a worthwhile Christian calling and if God would be okay with the fact that they spend the majority of their time in a vocation perceived to be far from holy or sacred (Werner, 2008: 452). These respondents had some difficulties in reconciling the two spheres of their lives, i.e. owning and managing a business and being a Christian, not to the degree that it caused severe internal conflict to these respondents; it just presented them with some sort of a dilemma that they had to work out for themselves, resulting from their perceived separation. The next group of participants reported that they absolutely believed that God had called them to be in the business arena, although they reported a narrower spiritual connotation in relation to their business activities. Some of these respondents indicated that they saw business as an ideal environment to accumulate money for Christian initiatives or to be ambassadors to unbelieving co-workers or colleagues, but at the same time reported that their Christian identity as such did not necessarily have a significant impact on the way they carried out their business activities (Werner, 2008: 452).

The final group of participants in the Werner study were of the opinion that their Christian identity was central to all spheres of their lives and reported that their business lives in particular were not merely significantly influenced by their faith but that they felt certain that they were called by God to live out their Christianity in the marketplace (Werner, 2008: 452). Calvin and Luther advocated that the concept of calling extended beyond a spiritual realm and that service to others was in fact the ultimate service to God (Werner, 2008: 453). This group of respondents in other words neither viewed their Christian identity as separated to any extent from their business activities nor did they attach a narrow spiritual interpretation to their business callings, but in actual fact viewed their business practices as a vehicle for living out their Christianity.

3.4.2.3 Stewardship

Stewardship was identified as another theme and was associated with a sense of dependability and reliability that God expected from His followers, by entrusting them with some sort of responsibility that they were being held accountable for by God Himself (Werner, 2008: 452). Werner admitted that secular business owners might similarly use the term stewardship when referring to the concept of utilising limited

business-related resources in a responsible fashion, but that there is a distinct spiritual connotation in Christian owner-managers' understanding of the stewardship theme that contrasts clearly with the secular interpretation. Werner's respondents reported on a wide variety of areas that were affected by the stewardship concept, ranging from the way suppliers and customers were treated to decision making aspects pertaining to financial and environmental matters.

A prominent interpretation that came to the fore in Werner's analysis of the stewardship theme was respondents' strong desire to develop their employees, stemming from a perspective that their employees with their talents and gifts were entrusted to them by God (Werner, 2008: 453). Werner again proposes that the development of one's employees' gifts and talents, with a certain measure of self-interest, might similarly be pursued in a secular business realm and might simply be ascribed to sound business management practices; however she argues that the spiritual interpretation of the stewardship concept motivates Christian owner-managers to develop their employees for reasons more than merely their resulting positive contributions to the business (Werner, 2008: 454).

3.4.2.4 Witness

Another concept observed by Werner in the Christian business context was the usage of the term witness, which was commonly associated by participants with bearing witness about their Christian religion to others through words and actions (Werner, 2008: 454). Two interpretations of engagement with the witness concept were recorded. First, a group of respondents associated their business dealings with what Werner called a *negative* version of the witness concept. These respondents were of the opinion that Christianity should never be brought into a negative light by them in a way that could harm the credibility of the Christian religion. From this perspective, respondents indicated that they aimed to never put a foot wrong or behave in any way that reflected negatively and would consequently discredit Christianity in the eyes of others, particularly non-Christians (Werner, 2008: 455). Their awareness of the witness concept was rooted in avoiding judgement from others and compelled them to be disciplined internally with regard to their words and actions in the public eye. Secondly, in contrast to the former group, a number of respondents applied the witness concept in a more positive manner with their

interpretation of witness implying that they “sought to communicate something positive about Christianity” (Werner, 2008: 455). These respondents generally expressed a desire to live up to a certain set of values and demonstrate some sort of external effect rather than merely avoiding doing anything wrong. Werner recorded that respondents indicated that the idea of development of an internal, Christ-like character and the external living out of a correlated Christian lifestyle were strongly associated with the witness theme (Werner, 2008: 455).

3.4.2.5 Holiness

Holiness was included in Werner’s list of themes and was explained as being associated with believers’ moral virtues such as purity and integrity that are developed “as response to God’s holiness” (Werner, 2008: 456). Jesus Christ was regarded as the ideal role model of moral perfection and several respondents indicated that they would normally take a moment to consider their actions and seek God’s guidance when confronted with morally questionable situations in light of asking the question: ‘*what would Jesus do?*’ The holiness concept was recognised by respondents’ internal motivation to act in a particular way because of the impact of a personal relationship they had with God. As with the witness concept, Werner reported that holiness restricted certain behavioural patterns from participants on the one hand, while it provided positive motivation to perform certain practices on the other (Werner, 2008: 456).

3.4.2.6 General Christian Moral Tenets

The fifth element of Werner’s findings included a number of observations she recorded as general Christian moral tenets. This frame was of course more encompassing and respondents referred to various different ways that Christian principles, derived from the Bible, the Holy Spirit and interaction with other believers, were applied in their businesses (Werner, 2008: 457). Some examples that were captured included honesty, integrity and treating people fairly as well as a sense of duty and responsibility, and were directly motivated by and associated with their Christian walk (Werner, 2008: 457). Werner observed that some of the factors mentioned (love, consideration and forgiveness) were undoubtedly spiritually connected, but at the same time more general in nature than the first four frames she recorded (Werner, 2008: 457). Werner argued that the spiritually referenced

concepts disclosed by respondents in the Christian context could easily be shared with other groupings, religious and non-religious, and could generally not be considered peculiar to Christianity.

Werner also observed that a remarkable debate could be performed around the topic of whether character and conscience influence the way Christian faith is interpreted or if a person's religious faith instead influences character and conscience. A more accurate view might even comprise a complex interaction between the different perspectives, suggests Werner (2008: 456). Werner's conclusion is that although some of the general principles reported by the participants are fairly commonplace, their Christianity definitely has an influence on the framing of these principles because of their awareness of the presence of the *transcendent* in their lives (Werner, 2008: 456). A personal relationship with God provides significance in that it provides Christians with a range of linguistic and conceptual frames that are not necessarily available to non-believers and might go beyond general secular Western moral guidelines; here is found a highly distinctive resource that might present a stronger rationale to display particular outcomes in the behavioural contexts of their business lives. Werner established that the distinctiveness, strength and effectiveness of the Christian identity on the attitudes and behaviours of Christian owner-managers depended on three factors, namely: "the range of Christian concepts on which they draw in relation to their worlds of business practice; the way they interpret these concepts; and how they link these concepts with different areas of their business activities" (Werner, 2008: 458). She asserted that a degree of diversity between individuals' rationalisation of this phenomenon could be adequately explained based on "differences in exposure to Christian teachings, personal engagement with Christian thought and teaching and also by the co-presence of a number of other interacting influences" (Werner, 2008: 458).

Some of the other factors that could influence Christian owner-managers' conceptualisations with regard to Christianity and business practice included education, social status, upbringing and professional identity, all being factors, apart from a spiritual motivation, that could affect the attitude respondents displayed in some way (Werner, 2008: 459). National context was also examined in Werner's work, seeing that her sample group contained British as well as German participants

and an investigation of the influence of national culture on the research phenomenon had merit. Werner found that both UK and German participants reported the same range of concepts to frame their practices, although there were slight differences recorded in a number of reported business practices. Werner argued that these differences in practices could be acceptably explained against the background of the existence of different social structures in the two countries. She consequently concluded that religious identity seemed to provide a stronger overall motivational context for behavioural outcomes than nationality did, and that no conclusive arguments could be made to demonstrate significant influences on the research phenomenon that could be attributed exclusively to national context per se (Werner, 2008: 459).

3.5 IDENTIFYING THE RESEARCH GAP

Sociologist and theologian, Cox (1965: 167) recorded in his classical work, *The Secular City*, three significant impacts of the twin phenomena of secularisation and urbanisation of work, namely:

- The separation of the place of work from the place of residence;
- The transformation of work into increasingly bureaucratic patterns of organisation, and
- The emancipation of work from the religious character it had retained from the period when it was interpreted as a spiritual discipline.

On Cox's third point, says Epstein (2002), that four decades later the picture that Cox presented of a lack of connectedness between work and religious underpinnings appears to be off the mark and offers a number of ideas to support that statement:

- The rise of prayer study groups in businesses has become commonplace;
- The emergence of business firms, as documented by a number of scholars, who seek to operate in accordance with religious values is a common phenomenon;
- There is an increasing willingness of public figures to celebrate their faith commitments;
- The expanding of management literature regarding the role of spirituality and faith traditions;

- Writers in the business ethics domain have abandoned the hitherto timid approach to acknowledging the important role of faith-based ethical approaches and have begun emphasising the contributions of these religious traditions in providing frameworks for ethical business conduct, and
- Members within the Academy of Management scholars have established an interest group on management, spirituality and religion (M+S+R) to stimulate and provide a forum for scholarly research and education pertaining to M+S+R.

Based on the aforementioned, Epstein (2002: 91) maintains that management education has a legitimate and important role to play in introducing new teachings drawn from religious traditions into business ethics and other programmes. Calkins (2000) similarly stresses the importance of the religious world of *ideals* alongside the philosophical world of *ideas* in the business ethics domain. While religious ethics do not emphasise reason, voluntarism, individual autonomy, consequences or rules to the extent that contemporary philosophical ethics does, religion's inductive character forming capacity is as important to business as social science's deductive analyses. The religious ethic, according to the author, in short proposes that faith works in harmony with human reason to pursue the ideals of love and service to others and, by maintaining a distinct worldview or end, guides human actions and brings about certain consequences (Calkins, 2000: 347).

The authors Schwartz and Huismans (1995) and Saroglou, Delpierre and Dernelle (2004) claim that religion provides background for ethical evaluation and has a significant influence on values and values in turn, undoubtedly determine attitudes and behaviour (Schwartz, 1992). Ramasamy and Yeung (2009) argue that religion has played a critical role in influencing human activity throughout history and that every major civilization has at its heart, some form of inspiration from a divine being. The importance of religion is also seen in archaeological discoveries made around the globe. Religion emphasises some specific values and downplays others; from a theological viewpoint the way that religious faith should influence ethical behaviour is clearer than in academic literature. The research-based link between "religiosity" of individuals and their ethical and socially responsible behaviour is for the most part inconclusive, according to Ramasamy and Yeung (2009: 4).

Tracey (2012: 1) highlights that, given the profound role that religion continues to play in contemporary societies, it is surprising that management researchers have not explored the intersection between religion and organisation in a more meaningful and determined way. He explains that this might be because religion is considered too far removed from the commercial organisation that forms the empirical focus of much work in the discipline, or simply because it is deemed too sensitive. Tracey indicates in the results of a study published in 2012 in which he evaluated existing literature on religion and organisations, that it is notable that, with the partial exception of the *Administrative Science Quarterly*, religion hardly features at all in the major journals that count for tenure at leading business schools. Most scholarly work is published in the human relations domain that has a substantive number of papers on the topic. Despite the fact that few management scholars are likely to dispute the profound role of religion in most economies and societies, religion has been largely excluded from systematic analysis in the main scholarly journals in the business administration discipline, coupled with a very limited focus on countries outside North America and Europe, says Tracey (2012: 38).

A number of published quantitative studies, for example the Weaver and Agle (2002) study, provided varied results and no real insight into the *how* and *why* of the relationship between faith and business, which was what the researcher was particularly interested in. While the works of Roels (1997) and Nash (1994) provide a degree of qualitative clarification on the unique way the values and beliefs held by Christian business people are applied, an examination providing in-depth understanding of this phenomenon has not been performed and recorded. The work of Werner (2006), which was conducted in the European context, produced valuable and original findings that led towards a deeper understanding of the research phenomenon. In this project the researcher sought not only to expand on Werner's (2006) findings but in addition to produce a theoretical framework for business administration, that is based on the themes discovered and discussed in this study. In light of previously published work as well as the existing theoretical base pertaining to the research subject, a continuation of Werner's work in the South African milieu certainly presented a worthwhile scheme to investigate (Hofstee, 2006). Despite the phenomenon of secularisation, the importance of religious beliefs

and practices to contemporary forms of organisations has arguably increased in recent decades, states Tracey (2012: 2) and, in addition, from the mid-1970s onwards, a series of major socio-political events have “forced religion back onto the scholarly table for social scientists to consider”, according to Smith (2008: 1561). In light of the literature reviewed in Chapters 2 and 3, the researcher is confident that the proposed researched strategy will make a meaningful contribution to the existing body of knowledge and provide more understanding pertaining to the fascinating phenomenon of the connection between religion and business activity, not only for theologians and Christian entrepreneurs but moreover for the broader fraternity of business administrators and managers.

3.6 CONCLUSION

While the limited scope of this project by no means allows an in-depth exposition of the phenomenon of *religion and commerce* in society, the researcher is confident that the insights presented in this section serve its intended purpose, that is, to furnish the reader with an understanding of the fundamentals of the subject by providing meaningful, context-creating facts pertaining to the matter under examination. Chapter 4 deals with the methodological framework and how the research was carried out.

CHAPTER 4

RESEARCH DESIGN AND METHODOLOGY

4.1 BACKGROUND

The researcher has had a long-lasting interest in the role that religious values play in the way society operates, coupled with a strong interest in SMEs in terms of the way they are managed. The researcher also has a great interest in the psychological sciences pertaining to personality types, upbringing, education and religion and the way these factors affect behavioural outcomes in human actors.

According to Booth, Colomb and Williams (2008: 36), it is beneficial if a researcher has a keen interest in the research topic. It does not necessarily make the researcher a specialist, but it certainly contributes to the quality of the work while also increasing commitment to the work. A further drive and inspiration is that the researcher is of the opinion that the research topic is of great significance and that there certainly exists a research gap when Booth *et al.*'s (2008: 45) critical question, 'what if this study is not performed?' is asked. If there is a large Christian religious grouping in the marketplace that takes hold of the truth of God's word and believes they are only stewards and managers of God's resources and acts only to accomplish their God-given assignments, it certainly presents a phenomenon worth investigating (Burkett, 1998: 44).

Highlighting the crucial necessity of conducting a study of this nature, the researcher looked at Bulmer, Gibbs and Hyman (2010: 83) who insist that research of religion is very important; it is "a key topic, essential for understanding current society, whether as something people are turning away from or something they are turning towards. Religion is not an optional extra; it is a vital component of life, and measuring it in all its diversity is therefore an urgent challenge".

The researcher finds himself in a small-business environment as a general manager and is actively involved in the day-to-day running of this business. Although he is trained in various aspects of business administration the researcher has a keen interest in people and for this reason has a very strong people focus in the way he handles the day-to-day running of the business. The researcher is also a member of

the Christian faith and is involved in faith-based business groups, where members discuss challenges encountered in the running of small businesses and find support from like-minded individuals.

The researcher decided that the topic of the role of Christian values in the running of SMEs was the ideal theme for a doctoral dissertation because it fitted his profile in terms of drawing together three major themes that play an important role in the researcher's life and that he is very passionate about, i.e.: people and behavioural matters; small business and Christianity and specifically the experience of the Christian religion from a pragmatic and applied angle, not so much from a strictly theological or historical position. The researcher examined the published literature investigating the phenomenon of business and being religious as discussed in Chapter 3, some of which i) explored the Christian worldview as a construct qualitatively; ii) compiled models or typologies that explained and rationalised religiosity, as a central part of human thinking that is directly linked to behaviour, or iii) comprised studies in which scholars mathematically measured the phenomenon in some way and produced quantifiable conclusions.

Because the topic of religion could potentially create some tension and uneasiness among people since it is so closely held and people are often very strongly opinionated and persuasive about their views, the researcher decisively set out not to perform a controversial study. The researcher wanted to investigate the research topic meaningfully and report on those findings in a non-discriminating fashion. The researcher spent a lot of time looking at previous work and came to the conclusion that a quantitative study, while meaningful and valuable in itself, could typically categorise people or make certain assumptions or predictions about the way people live out their faith, which could make people uncomfortable and resistant to take part in a study of that nature.

The researcher decided that he would perform an exploratory study of how Christian SME owners marry their Christian values with their business dealings in a qualitative fashion and try and gain an in-depth understanding of the research phenomenon. As the researcher searched and explored secondary literature the doctoral dissertation conducted by Andrea Werner in Europe caught the researcher's eye and he was

immediately excited by the fact that the Werner's study had not only been completed, published and peer-reviewed but it was also published fairly recently (2006) in terms of social research practices. The researcher concluded that it was important that his work was relevant and in line with current work conducted in the chosen research field while at the same time being mindful of the 'timeless' nature of some social science sources as Booth *et al.* (2008:78) explain: "sources in the social and human sciences can remain current for decades or centuries - particularly sources that set out major positions or theories, will almost never become out-of-date". The researcher made contact with Werner and obtained permission to conduct a similar study in South Africa. This implied that the Werner study would be replicated by way of utilising the Werner data collection instrument (see Appendix 1) and data analysis methodology but using a different sample group. In other words it would be an applied study, a replication of another study in a different context with a different population. The idea of this study was not to critique or evaluate Werner's (2006) research and the researcher was of the opinion that Werner's work added meaningful insight into the research phenomenon and believed that the findings obtained in the original study could be extended. The researcher's objectives for this project were subsequently formulated as follows: i) to uncover and arrange concepts to define and explain the phenomenon (Silverman, 2010: 115), and ii) to use these conceptual themes to make recommendations for business practice.

4.2 RESEARCH FRAMEWORK

4.2.1 Epistemological Framework

Werner (2006: 27) points out that researchers cannot investigate phenomena in a totally objective and value-free manner because their values, perceptions and beliefs might be integrated in the study and the resulting outcomes. Werner (2006: 27) further points out that researchers will go as far as to reject evidence for new findings if it is not aligned with their personal beliefs and values. Particularly in the social research domain this holds true and Werner recognises that social research is to a great extent directed by the overall perspective and interpretation of the researchers i.e. "by their epistemological and ontological assumptions about the social world as well as by philosophical and ideological assumptions" (Werner, 2006: 27).

Flick (2009) states that the starting point for any meaningful study is to ground it firmly in prior scholarly work by way of theoretical knowledge obtained from selective literature reviews; a thorough study of existing theoretical work enables a researcher to narrow down preliminary considerations such as the study method, topic as well as data source (Yin, 2011: 62). Two broad social theories were used to conceptualise an epistemological framework to provide a basis for the research. Werner found Giddens' (1984) structuration theory and Harré and Gillett's (1994) theory on discursive psychology offered a very suitable theoretical foundation to facilitate a proper exploration of the research issue.

Werner applied these two social theories to support two important assumptions she made in order to allow a meaningful investigation of the research phenomenon. The assumptions include (Werner, 2006: 11):

- Human behaviour is - at least to a certain degree - of a voluntary nature, and
- The personal norms and values that inform the actions of human agents are influenced by their interaction with their socio-cultural environment.

The first assumption presumes that human agents possess cognitive capacity and ability to act in certain ways on the basis of free will. No study of this nature can be conducted without putting this important underlying assumption in place, and certainly the way that actions are performed is influenced by external influences and circumstances as well as by mental conditions and disabilities, but human social actors are in a large way free to 'think and behave' in a manner that is unrestricted, and located within the domain of their own free will. Giddens' (1984) theory of structuration applies to this assumption, where it is shown that humans are informed and independent actors that have the ability to assess and reflect on their behaviour and the consequences and implications of their actions. This implies that, specifically related to this study, an SME owner-manager may, in the day-to-day operation of the business, be presented in a particular situation with a number of possible action courses and related outcomes linked directly to and governed by an environment of freedom of choice. The agent can reflect and mull over possible ways to deal with the particular matter and, after deciding on and following a particular course of action the agent might reflect in hindsight about the appropriateness and efficiency of the

action followed, bearing in mind that a different course could have been chosen. Consequently, human beings that hold to Christianity as a belief system can act out of free will and as such human behaviour cannot be regarded as a “result of forces that actors neither control nor comprehend” but as something that human beings can - at least to some extent - control and comprehend (Werner, 2006: 27).

Giddens (1984: 24) further proposes that “the knowledge that informs the practices of human actors in their various action contexts derives from structural features of wider social systems; which are available to them depending on their location within a societal setting; and that by drawing on those structural features human actors reproduce them by their actions”. This is the key element of the structuration theory: as social actors draw on and act in certain ways - as laid out and derived from a wider societal perspective - these social features become increasingly normative and institutionalised within that particular social setting (Werner, 2006: 13).

The Giddens theory consequently provides sound epistemological frames for both assumptions while the arguments of Harré and Gillett (1994: 25) regarding discursive psychology put an emphasis on and provide further firm context in which to arrange and construct a conceptual outline for the second research assumption. According to Harré and Gillett (1994: 25), people inhabit and are exposed to certain socio-cultural discourses – derived from interpersonal, social, cultural, political and historical settings that are associated with specific rules, norms, values and conventions – that can influence individuals’ thought patterns and behavioural tendencies. People accordingly adopt and buy into the significant elements of meaning in a particular discourse they find themselves in for the reasons of harmony, coherence and a sense of belonging (Harré & Gillett, 1994: 25).

Harré and Gillett (1994: 88) further point out that a civil society grouping as such tends to express through language, the underlying values, norms and beliefs that are important to that community and that there exists a “deep relation between the language a community speaks and the categorisations or significations that members of that community use to unify stimulus presentations and group them into meaningful patterns”. Studying the linguistic frames offered by members exposed to a particular civil society grouping, i.e. recording identifiable patterns of thought,

expressed through language, presents a scientifically sound approach to understanding how “this particular discursive context may shape the individuals’ beliefs, attitudes and subsequent behaviour” (Werner, 2006: 13). Values in any particular social grouping are, according to Johns and Saks (1996: 100), constantly formed, learned and reinforced by members of that community and a social system is entirely based upon the teaching and reinforcing of values that are deemed appropriate and central to the beliefs of that society. Giddens (1977: 129) further indicates that an examination of language can offer clear and meaningful insights that provide social researchers with a valuable understanding of social phenomena for the reason that “language is such a central feature of social life that it exemplifies certain characteristics of all social activity”.

The significance of and compliance with rigorous academic standards of an interview-based data collection instrument, is underlined by Harré and Gillett (1994) who highlight the increasing importance of the role of language in the shaping of thoughts and ideas in cognitive psychology work in communities. The researcher agrees with Werner (2006: 29) that the theoretical basis and epistemological framework outlined above not only provide an academically sound and appropriate setting for investigating the research phenomenon but also that it is in line with the worldview of the researcher and presents a comfortable research milieu.

4.2.2 Selection of Research Methodology

A qualitative research methodology was selected to conduct this project based on the specific task at hand (Silverman, 2010: 9), namely to obtain an in-depth understanding of the research phenomenon. Flick (2009: 40) points out that qualitative and quantitative research methods should not be viewed as incompatible but should rather be treated as having different perspectives, equally useful and selected on the basis of what outcomes are aimed at. The selection of a method that is most suited to a particular topic is of paramount importance, according to Silverman (2010: 117). Apart from the fact that qualitative data are inherently more interesting than numbers, there are more analytically astute reasons not to use quantitative research methods for social research, pertaining to limitations with regard to logical and experimental guidelines, which are normally associated with research work conducted in the exact science domain (Silverman, 2010: 118).

When setting up the European research project, Werner (2006: 28) considered the use of qualitative research methods to be more suitable for social science work and particularly for a study of this nature because of some issues related to quantitative research methods that did not provide a good fit with the epistemological framework selected for the study. Quantitative methods often are associated with a positivistic research approach that takes as fact that objective proof can be discovered in the natural world by way of scientific methods that focus on relationships between variables (Punch, 2005: 239). Researchers examine and survey sample populations and subsequently generate statistical measures that quantify and explore those relationships, particularly relationships where some kind of causality can be demonstrated, which can then typically be used to make predictions and generalisations about a broader population. Werner remarked that the use of a positivistic scientific approach cannot effectively uncover objective realities when conducting social research because human beings are treated as 'objects', whose very complex and dynamic nature as well as mental capabilities are not sufficiently taken into account (Werner, 2006: 28). A very important argument, as stated by Giddens (1984: xxii), proposes that, because human actors are knowledgeable there can be no universal laws in social sciences and the positivistic paradigm is consequently rejected "because the causal conditions involved in generalisations about human social conduct are inherently unstable in respect of the very knowledge (or beliefs) that actors have about the circumstances of their own action".

With the decision made by Werner to select a qualitative, inductive approach, she subsequently opted for the use of semi-structured interviews as data-collection instrument, primarily for practical reasons such as easy access to Christian SME owner-managers and a limited time-frame that could accommodate face-to-face interviews (Werner, 2006: 28). Werner presented her design based on a grounded theory method, stated simply as a systematic, yet flexible guideline for collecting and analysing qualitative data that are sorted, separated and synthesised by qualitative coding, to construct theories grounded in the data itself. The data form the foundation of the theory and an analysis thereof generates the concepts constructed by the researcher, states Charmaz (2006: 2). The researcher considered all the factors taken into account by Werner and was satisfied with the use of the qualitative

research methodology and interpretative paradigm. The researcher must point out that the use of semi-structured interviews as data-collection instrument, although not the only method associated with qualitative work or necessarily the most ideal, seemed very suitable to accurately examine the chosen research phenomenon. The methodology was also suitable in light of the researcher's own time and resource constraints (Yin, 2011: 60) and presented a workable technique to carry out the research in a scientifically sound manner.

The methodology selected was of course significantly influenced by the fact that this project was of an exploratory nature and the type of data collected was predominantly descriptive. The use of a qualitative research method such as semi-structured interviews proved to be appropriate by way of its interpretative strength and, because the answers sought by the researcher related to people's thinking and psychological outlook on the research phenomenon, the use of a technique from the psychology discipline (socio-psychological discourse analysis) also made sense. A further thought concerning the use of a qualitative paradigm, particularly in the domain of psychological studies, is that Henwood and Pidgeon (1995: 116) report that there seems to be an overemphasis on theory testing, typical of traditional approaches used in psychology research, that results in an underemphasis on the generation of new theory; hence the use of qualitative research methods might contribute toward correcting the imbalance between theory generation and theory testing. Qualitative studies, like this project, thus make way for successive quantitative work.

4.2.3 Embedding the Interview-based Research into an Appropriate Methodological Framework

When Werner carried out the study initially in Europe, she had to decide how to interpret the data collected by face-to-face interviews in the most meaningful manner. She began by pointing out that some researchers claimed that data collected through verbal methods do not shed light on the actual behavioural patterns and practices of participants but are more about "the discursive practices and resources that respondents use and draw on when talking about those practices, the interview data should therefore be treated as discourse and analysed accordingly" (Werner, 2006: 29). The discourse analysis framework that was most

fitting for the project and was in line with a social-psychological approach, that Werner decided on, was the 'discursive framing approach' defined by Watson and Harris (1999: 6) as: "A process whereby human beings draw on a set of linguistic resources, categories and concepts made available in their culture, to make sense of a particular aspect of their lives and are thereby influenced in the way they conduct themselves in that part of life". It is further illustrated by Watson and Harris (1999: 6) that human actors have an outside world that becomes a reality only when they can use language to relate to and make sense of it. Language is therefore the required means used to understand and connect to the realities in their world. The only means for human actors of 'touching' their realities, according to Watson and Harris (1999: 20), is through 'talk'; even though an interview is a peculiar social setup, created by a researcher and an interviewee, it still provides insight into the 'outside world' of a respondent; it goes beyond the mere converse recorded in the interview situation.

Bulmer *et al.* (2010: 196) explain that social attitude, as a psychological construct, can never be observed directly and that scientists' efforts to describe it are merely inferences made by way of respondents' descriptions of how they think and feel about different features of the world around them. Several sources of error can occur in social surveys and the quality of "conclusions that researchers draw from them about the nature of social attitudes, depends on a complex interaction between characteristics of the respondent, the questionnaire and the data collection context" (Bulmer *et al.*, 2010: 196).

A very important aspect brought up by Werner (2006: 29) that adds fundamental value to this research project is that although an interview situation is a retrospective sense-making account of a respondent's conceptualisations and discursive resources, it does provide some indications as to the expected future behaviour of respondents, as influenced and shaped by those discursive resources in a given social construction. There certainly is a possible gap between participants' Christian-based conceptualisations and actual practices but again, the aim of this study was not to demonstrate or quantify causal relationships but rather to obtain an in-depth understanding about the participant's social realities, values and beliefs that could

provide interesting clues of how discursive resources might influence their conceptualisation of practice (Werner, 2006: 29).

4.3 CONDUCTING THE RESEARCH

4.3.1 Sample Selection

The researcher followed closely in the footsteps of Werner (2006) with regard to the selection of the research population. The researcher identified respondents whose commitment to the Christian faith would go beyond 'nominal' commitment, i.e. who would consider their religious faith as an important part of their lives, as something that produced a significant part of their identity (Werner, 2006: 32). The researcher also focused on participants who were very firmly anchored in and believed in the Bible, and regarded the authority of the Scriptures as of paramount importance in the dealings of their everyday lives. The group consisted of Protestant Christians in a broad sense of traditional and evangelical strands of Protestant mainstream and free churches that described themselves as practising Christians. The majority of research participants were either charismatic or reformed in terms of evangelical orientation. Some of the sample participants grew up in a traditional local church setting as described above while others came from different religious or non-religious backgrounds or discovered the Christian faith at a later stage in their lives.

The second concrete attribute that respondents had in order to qualify as participants was that they were owner-managers of small or medium enterprises. Owner-managers of SMEs are in a good position to align their values and beliefs with the day-to-day work activities they carry out due to the absence of agency issues that restrict or prohibit one type of value-based behaviour or promote or enforce another. Apart from the above two precise criteria, the researcher considered the participation of each respondent carefully and did not justify any hurried or reckless decisions with regard to participant selection for the sake of expediting the completion of the research. Selection of participants did not take place on the basis of gender, age, home language or race and was merely a result of the previous selection criteria (Werner, 2006: 35) The researcher was very careful not to opt for a group that was, by way of selection, too much of a uniform group, in the sense of an unhealthy like-mindedness that would deprive the data collected of depth and texture. The sample

was compiled to maximise the richness of data collectable rather than to be representative of general populations.

The researcher, when conducting the interviews, went to a geographical location that suited the respondents. All interviews were conducted in two cities that are about a hundred kilometres apart. This is a fairly small geographical area and made it convenient for the researcher to conduct interviews without having to make extensive travel arrangements. The participant selection strategy employed was a purposeful convenience sample using homogeneous participants that were, according to Patton (2002), informationally rich. With the use of a purposeful convenience sample, participants fulfilled the minimum requirements to participate, possessed well-developed attitudes and opinions regarding their experiences and provided in-depth information on the phenomenon under investigation (Patton, 2002). The technique involved making contact with a small number of candidates that seemed appropriate to include in the research sample, typically through personal acquaintance or business networks, and discussing the planned methodology with them. These candidates, some of whom were included in the final sample, then pointed out other suitable candidates that were followed up and approached for interviewing. The researcher also received several good references from interview candidates as the interviews went along. A decision was made to conclude the interview process at the total of twenty-two individuals, as the researcher considered the amount and quality of the data to be adequate, plus time and monetary constraints required the researcher to wrap up the data collection aspect of the study. Collecting more data would not necessarily lead to additional fresh findings because there is a point of diminishing return in a qualitative research sample where adding additional respondents serves no purpose (Mason, 2010). Mason (2010) further explains that a single occurrence of a code or a data theme is all that is required to ensure that it is taken up in the analysis process and since the aim of this study was to describe purpose and meaning - not to formulate and test general hypothesis statements - the frequency of codes and data themes was of less importance than in quantitative work (Mason, 2010). In grounded theory the term theoretical saturation refers to the goal that researchers want to achieve whereby any additional data or analysis would not produce any additional contributions with

regard to a particular matter (Glaser & Strauss, 1967; Charmaz, 2006). A list of interviewees included in the final selection is presented, in a nutshell, in Table 4.1.

Table 4.1: Overview of Participants

Participant Number	Main Line of Business	Employee Total	Denominational Affiliation
1	Architecture	1	Evangelical Charismatic
2	Information & Communication Technology	14	Evangelical Charismatic
3	Healthcare - Primary	80	Evangelical - Dutch Reformed
4	Healthcare - Secondary	7	Evangelical Charismatic
5	Construction & Development	62	Evangelical - Dutch Reformed
6	Mental Coaching - Sport Industry	1	Evangelical Charismatic
7	Health & Wellness	4	Evangelical Charismatic
8	Construction & Materials	8	Evangelical - Dutch Reformed
9	Manufacturing	25	Evangelical Charismatic
10	Project Management	10	Evangelical Charismatic
11	Management Consultation	4	Evangelical Charismatic
12	Information & Communication Technology	7	Evangelical Charismatic
13	Project Management	10	Evangelical - Dutch Reformed
14	Management Consultation	3	Evangelical - Dutch Reformed
15	Management Consultation & Education	5	Evangelical Charismatic
16	Management Consultation	4	Evangelical Charismatic
17	Agriculture & Agri - Processing	50	Evangelical Charismatic
18	Information & Communication Technology	12	Home Fellowship
19	Construction & Renovation	11	Evangelical Charismatic
20	Transportation	37	Evangelical Charismatic
21	Financial Services	4	Evangelical - Dutch Reformed
22	Promotional Marketing	100	Evangelical Charismatic

4.3.2 Research Design and Data Collection

The data for this study were collected by means of a semi-structured interview schedule that contained a set of questions that had been compiled by Werner (2006). Punch (2005: 170) explains that structured interview questions allow minimum room for variation and flexibility and typically call for responses falling within a range of pre-set response categories. Unstructured interviews on the other hand contain non-standardised questions that are open-ended and designed to extract in-depth information about a phenomenon (Punch, 2005: 172). Punch (2005: 172) argues that unstructured interview questions can be used to understand the complex behaviour of people without imposing prior forms of categorisations that might limit the field of inquiry. When performed successfully, an unstructured interview is a powerful research tool, capable of producing rich data that have many of the characteristics of a prolonged, intimate conversation (Punch, 2005: 172). The researcher placed a lot of emphasis on staying true to the methodology as this study was aimed at conducting a replication of the Werner study, in a different research setting and with a different research sample. The Werner instrument consisted of a series of structured and unstructured questions that allowed respondents to provide a systematic exposition of meaningful data relevant to the topic at hand. King (1994: 16) explains that the qualitative research interview is appropriate:

- Where a study focuses on the meaning of a particular phenomenon to the participants;
- Where individual perceptions of processes within a social link are to be studied prospectively, using a series of interviews;
- Where individual historical accounts are required of how a particular phenomenon developed, and
- Where exploratory work is required before a quantitative study can be carried out.

Apart from recording information about each respondent's background, business operations and so on, the questionnaire also contained a number of questions that were asked in a very broad and open-ended fashion to allow participants to elaborate freely and become comfortable in relaying interesting bits and pieces that would normally not be possible by means of an interview that is too structured or rigid. The researcher encouraged respondents to rather give too much information

than too little, and to talk about any particular examples that came to mind when a certain topic or concept was discussed. At the same time, when respondents went too far from the research topic, they were gently guided back to the issue at hand by the researcher with an interim prompt or a follow-up question. The researcher made it very clear to respondents that every bit of interesting detail they shared, made the data richer and more useful and it was also explained to them that the purpose of the interview was not to weigh or question or challenge their accounts, but simply to record and understand how they came to a specific idea or action and why they acted, spoke or thought along particular lines when confronted with a particular situation. The researcher made sure that there were minimal distractions when interviews were conducted and made it very clear through his manner and body language that participants had his full attention. The researcher was sensitive to the effect that 'self-presentation' could have on the relationship with the participant and was mindful of elements such as the clothing he wore as well as the type of verbal and non-verbal communication that was used (King & Horrocks, 2010: 49). King and Horrocks (2010: 43) insist that privacy is vital in an interview situation and the researcher was aware of this with each interview. The researcher's aim was to obtain as much information as possible from every interview and he was extremely focused and attentive in every instance; as Yin (2011: 26) explains: 'listening' goes beyond the sense of hearing, it calls on all the senses, including intuition. Valuable clues are often communicated through respondents' body language and intonations. Flick (2009) admits that one of the major difficulties to deal with when conducting semi-structured interviews is the variation in the standard situation; the researcher was highly aware of this issue and for that reason tried to eliminate non-contextual elements that could occupy the minds of the researcher or the interview candidates. The general setting with regard to interview location, the time of day and the surroundings were all taken into account and arranged in the best possible way.

The researcher found that participants were typically very keen to discuss the research phenomenon with someone that seemed genuinely interested to hear what they had to say and interviews typically lasted between one and two hours. The researcher found the Werner instrument to be adequate to anchor respondents at the beginning of the interview with factual questions and to make them feel comfortable to go into the deeper, more personal and sensitive side of things, as the

interview went along. Booth *et al.* (2008: 82) advise that an interview can reach a dead end if the interviewer cannot work 'loosely' with the questions and the data when the situation requires it, and thus the researcher was careful not to 'freeze up' the interview situation by scripting it too much around the question list. During each interview the researcher also made notes, which proved very useful in the analysis of the interview data. King and Horrocks (2010: 47) explain that notes are useful during an interview because a researcher can pen down ideas to deal with later on in the interview without interrupting a participant, contributing to a more accurate and richer data set. As the interviews went on, the researcher read some of the answers back to participants; this technique is known as 'member validation' and strengthens the quality of the analysis of the collected data (King & Horrocks, 2010: 163). The researcher scheduled interviews in such a way that he was able to work through the complete questionnaire instrument with every participant in all cases and no follow-up interviews were necessary to revisit unaddressed issues that arose from time constraints or other problems.

According to Werner (2006: 34), her own member-status as a Christian impacted the way respondents produced their accounts. There are two sides to that coin, presented by Werner. The researcher found it to be an accurate view and agrees with Werner's conclusions, as laid out below. The one aspect is simply that there was a definite openness and willingness from participants to discuss the research topic and to disclose matters that they felt were very precious, close to heart and perhaps too sensitive to share with an interviewer who was not a member of the same religious grouping. A non-religious interviewer would probably not be able to extract the same amount and quality of data from respondents because it would simply be more difficult for a person outside of a particular grouping to assess and weigh up the data in a meaningful manner. The other side of the member-status issue, of which the researcher was thoroughly aware, was the fact that respondents could easily be led by the whole setup to deviate from being 100 percent truthful and furnish the interviewer with answers that they perhaps believed were the answers sought by the researcher. This of course was a valid concern but did not trouble the researcher to a great extent for two reasons: firstly, the researcher deliberately created the environment in which the interview was performed to be safe, non-threatening and made it very clear at the outset that all data would be treated with

the utmost confidentiality, and secondly, it was spelled out by the researcher that the objective of the study was not to quantify the gaps between respondents' ideal conceptualisations and the actual outcomes they found themselves acting out. As Werner (2006) did, the researcher explained to the participants that he was interested in the conceptual frames they used to map out the research phenomenon, not in measuring, assessing, judging or recording their failures as it were, or scoring them on some kind of scale where a set of 'ideal Biblically inspired' behavioural outcomes would be the benchmark. The researcher is of the opinion that the research was not biased in any significant way by this state of affairs and that the benefits of the researcher's member-status of the Christian faith as a matter of fact outweighed the limitations it presented.

4.3.3 Transcription and Analysis of Data

All interviews were transcribed by the researcher in person and used together with notes made by the researcher during interviews in the analysis of the data. The researcher found, as did Werner (2006: 36), that the analysis of the transcribed data using the discursive framing approach was a time-consuming and arduous process. The researcher read the transcripts and listened to the interviews repeatedly while making notes and joining dots between central and parallel themes and ideas, that were subsequently, together with keywords and phrases, documented and categorised. A great deal of time was simply spent reflecting, or as Werner (2006: 36) put it, *meditating* on the data. The richness and complexity of the data made working with the information a difficult process on the one hand but a delightful undertaking on the other. King and Horrocks (2010: 165) explain that the most common way of writing up a thematic analysis is to describe and discuss each of the overarching themes and refer to the data by using examples to help characterise the themes for readers.

During the data analysis process, the researcher was mindful of the fact that an over-exact transcription of the data takes time and energy that could be used much better to interpret the data. As Flick (2009: 175) points out, the message and meaning of transcribed data are sometimes concealed, almost between the lines, and are not necessarily easily revealed when dealt with in an overly technical manner; it is therefore critical to always keep the context in mind, in other words, it is

never wise to treat these personal accounts of human actors as 'cold data', as one would perhaps treat numbers. The researcher found that different verbal accounts of similar concepts were common and made an effort to ensure that these instances were thoroughly captured. An example of this would be where a respondent made use of the word 'witness' whereas another respondent might use a phrase like 'being a reflection of Christ' and another the Biblical phrase of being 'salt and light' – essentially all parallel permutations referring to the same underlying concept, namely to provide some sort of reflection of a Christ-like way of life. In line with this, the researcher did not use a computer-based instrument to code the data because he is of the opinion that some of the richness of the data would have been lost if an exact matching, word-based methodology had been used. An analysis of the transcribed qualitative text that involved counting the frequency and sequence of particular words was also not suitable to perform an explorative examination of the data, particularly when different meanings of words and relationships between conceptual frames are taken into account. Effective qualitative coding, according to Charmaz (2006: 186), is about the process of defining what the data are really about – unlike quantitative researchers, who apply preconceived categories or codes to the data, qualitative grounded theory researchers create qualitative codes by defining what they see in the data. These codes are emergent, in other words they develop entirely as a researcher studies the data and the process typically takes a researcher to unforeseen areas.

4.3.4 Reliability and Validity

The researcher was able to search out and put together some valuable and noteworthy insights, shedding light on the research phenomenon as was planned at the outset of the research project. Golafshani (2003: 3) indicates that whereas researchers normally use reliability and validity in quantitative work, they find the use of these terms inadequate in a qualitative research environment because the concepts of reliability and validity, as defined in quantitative terms, might not apply to the qualitative research paradigm. Reliability has to do with whether the result is replicable, which does not concern the qualitative researcher, whereas validity implies that an instrument accurately measures what it claims to measure, in which case validity would be greatly reduced by the involvement of the researcher himself (Golafshani, 2003: 3). Patton (2002: 14) affirms that credibility in quantitative

research depends mainly on the design of the data collection instrument whereas in qualitative research, "the researcher *is* the instrument " and in light of this the validity of the researcher's interpretations is of vital importance, more so that the validity of the instrument per se. Credible research, in qualitative terms then, might have more to do with the integrity and skill of the researcher whereas credibility in a quantitative setting has more to do with the reliability and validity of the research instrument. All researchers however need to evaluate the quality of their work. Golafshani (2003: 3) suggests that instead of using the terms reliability and validity, qualitative researchers should use different terminology such as credibility, transferability, and trustworthiness.

Ambert, Adler, Adler and Detzner (1995: 885) believe that qualitative work vividly colours in meanings, motivations and details of what quantitative research can convey only in broader aggregates. It should be appreciated that qualitative research strategies do not have to be complicated to be reliable and valid, nor does the process have to be laden with justifications to demonstrate authenticity. The rigour in qualitative work is more analytical than technical and vice versa in the case of quantitative work (Ambert *et al.*, 1995: 885). There is a shared belief that, even though qualitative research has limitations, it certainly also has advantages over quantitative methods in certain instances and has the same potential to produce knowledge about a given research phenomenon (Ambert *et al.*, 1995: 889). As King (1994: 14) wrote: "The qualitative research interview is capable of producing data of great depth".

Validity comes down to truth, or the degree to which the data are dealt with and reported on in a truthful manner; researchers can be faced with challenges pertaining to validity in a number ways; however when they operate with a proper degree of methodological awareness it contributes significantly to the validity of their findings, according to Silverman (2010: 276). Reliability and validity in social research, argues Silverman (2010: 290), is often regarded as a concern only in the quantitative research tradition but underlines the point that qualitative social researchers should be able to demonstrate to their audience that their methods are reliable and their findings are valid, otherwise there is no point in conducting a research project in the first place.

Johnson (1997) highlights the following aspects with regard to the validity of qualitative work:

- Descriptive validity is about the actual accuracy of the account as reported by the qualitative researcher;
- Interpretative validity is about the degree to which the participants' viewpoints, thoughts, intentions and experiences are accurately understood and reported by the qualitative researcher;
- Theoretical validity is about the degree to which a theory or theoretical explanation developed from a research study fits the data and is, therefore credible and defensible;
- Internal validity is about the degree to which a researcher is justified in concluding that an observed relationship is causal – more often, qualitative researchers are concerned with studying and understanding process rather than identifying possible cause and effect relationships, and
- External validity is important when researchers want to generalise from a set of research findings to other populations, settings and times. Typically, generalisation is not the major purpose of qualitative research.

The researcher is confident that the use of an appropriate research design and methodology plus his own expertise based on a sound knowledge of the matter under investigation plus his proficient use of the data collection instrument ensured that the descriptive, interpretative and theoretical validity aims were fully met. The purpose of the project was not to scientifically demonstrate causality or to produce generalisable findings; hence the issue of internal and external validity do not come into play.

Rubin (1983: 372) claims that qualitative researchers, in their exploration of settings and circumstances that shape social outcomes, discover that truth is layered and that there are multiple interpretations of any given social phenomenon and no two human actors' view of reality will ever be exactly the same, nor will a single paramount truth necessarily be discovered, even with exhaustive study of a particular social phenomenon. All these different viewpoints, or layers of truth, made up by the realities of various people's lives, and captured through the researcher's

observations, comprise important explanatory segments of data that fill in knowledge gaps through new insights and make possible a deeper revelation and understanding of the research phenomenon. The researcher persistently took a lot of care to record quality observations in order to produce quality findings and sought at all times to evade biases and keep misinterpretations to a minimum.

4.3.5 Ethical Considerations

The researcher was very mindful of the ethical challenges that this research project could present; firstly, because of the nature of the data obtained with participants disclosing sensitive and sometimes very private information about their religious beliefs that could almost certainly make them feel vulnerable and uneasy. Secondly, when dealing with people as primary source of data, according to Booth *et al.* (2008: 83), it is of the utmost importance to act with ultimate integrity, care and consideration and to always follow the golden rule of 'do no harm'.

Welman *et al.* (2005: 201) list four areas to consider in research, from an ethical perspective:

- Informed consent - Respondents should be thoroughly informed of what the nature and purpose of the study involve and must explicitly grant their permission to be included;
- Right of privacy - Respondents should be made aware of the fact that their identities will remain anonymous;
- Protection from harm - Respondents should be assured that no physical or emotional damage or injury will come to them, and
- Involvement of the researcher - Respondents should always be treated as human beings, not as objects; they must also never be manipulated, or treated in any way by unethical tactics or techniques.

Throughout the research project participants were treated with respect and gratitude, their personal details were kept classified and all data related to participants were treated with absolute confidentiality. None of the participants' names was published or in any way officially associated with this research project. Because qualitative research inevitably involves working with people, an ethical dilemma can arise very

easily and is always an issue of concern to social scientists and universities (Silverman, 2010: 152). In light thereof the researcher was very much concerned about the dignity and security of the research participants and maintained a strong emphasis on ethical alertness and 'research integrity', as Yin (2011: 39) puts it, throughout the project. Appendix 2 contains a signed ethical clearance form (FORM E) that is a requirement for this thesis, as laid out in the guidelines of the Nelson Mandela Metropolitan University Business School.

4.4 CONCLUSION

In this chapter the reader was furnished with an explanation of how the research paradigm and methodology were selected and precisely how the research was carried out. The researcher put intentional effort into giving attention to detail as far as the execution of the research was concerned. The researcher was mindful of the importance of sticking to the planned methodology and carrying out the research in a professional and unbiased manner throughout the project. Chapter 5 contains an analysis and discussion of the conceptual themes discovered through the study.

CHAPTER 5

FINDINGS, ANALYSIS AND DISCUSSION

5.1 INTRODUCTION

Over the centuries volumes have been published about matters pertaining to Christianity and the central role it plays in the lives of members of the Christian faith. The researcher thoroughly acknowledges that no particular perspective can ever succeed in completely describing the full depth and width of the vastness that the research issue encompasses. The themes offered in this report merely provide a number of useful glimpses of some of the conceptual frames and ideas held by this particular group of participants; and then not with an in-depth exposition of any of the distinctive themes, any of which could most likely fill the pages of a complete dissertation by itself. The researcher makes one claim and that is that the themes presented were discovered through rigorous scientific consistency that is rooted in meticulousness and that the researcher successfully accomplished the planned undertaking to uncover the most prominent and relevant themes contained in the interview data.

The themes discovered and presented here are in a sense entangled and knitted together in the Christian identity itself. Faith, for instance, has a lot to do with relationship, similarly stewardship has a lot to do with calling and kingdom and one could argue that all the themes are in some way connected to and influenced by love. It is important to point out that being religious is a tremendously multifaceted experience that contains many aspects located in the unfathomable sphere of the human soul and spirit plus the extra-human metaphysical realm of spirituality. With the research goal of making some sense of the significance and importance of each of the themes and for the sake of clarity, they are therefore presented as separate entities although their application in the real-life Christian experience without doubt includes various complex connections and synergies.

The themes furthermore cannot be claimed to be of relevance to the Christian religious identity exclusively. There might very well be other religious and non-religious groupings that employ a similar understanding and application of calling, stewardship, love and so forth. It was reported by a number of respondents that they

as a matter of fact have acquired valuable insights from individuals outside the Christian religious identity on how to apply principles that they would also associate with their own Christian beliefs. Some respondents indicated that God governs the world by way of higher laws and principles and that all humanity is subject to those laws. That implies for example that anyone who goes around lying and stealing would be judged and punished through this higher Godly decree whether they are Christians or not and in the same way anyone would be blessed when they practised a universal underlying principle such as sowing and reaping, regardless of their religious conviction.

The significance however, of this study is that the themes' connection to and motivation through the Christian religious identity are what makes it distinct and unique from that particular perspective. Moreover, the associated concepts discussed in the analysis of the themes, like integrity or honesty are likewise unique when viewed through the glasses of the Christian religious identity. There is a noteworthy difference when a concept such as integrity is predominantly rooted in a Christian, bible-based, spirit-filled worldview versus a different religious identity or even a secular humanistic stance; and in that, then, lies a distinctiveness that makes an investigation of these concepts a worthwhile undertaking.

The findings discovered in the study are presented in a manner whereby the researcher aims to put each theme into perspective in terms of general application and significance in relation to the research topic. The major themes are introduced to the reader as compiled from the participants' ideas and accounts and earthed in Biblical scriptures that evidently make up an important part of the data analysis as most respondents made several references to Biblical passages pertaining to the various themes and concepts. The Bible is the source document, so to speak, that underlies all these concepts, particularly from the Christian faith value-based perspective. Each concept is examined by way of illustrations and personal accounts taken from the respondents' narratives, which provide vital insight in compiling a rich and textured report of the research phenomenon. It is important to point out again that the objective of this research project was not to produce measures of quantifiable relationships pertaining to a distinctive statistical sample but to produce recommendations for business practice by way of a qualitative exploration of the

research phenomenon. The research report contains a consolidated extraction of some of the major ideas that were captured during personal interviews by using a suitable data collection method and appropriate associated data collection instrument.

When particular phrases were used, which were linked to a theme considered worthwhile of further exploration in the opinion of the researcher, participants were asked to elaborate on the said theme or to provide related examples. Also, when participants used the phrase 'the Bible says', the researcher asked them to disclose the particular passage they referred to. The ideas presented were often offered in the third person general context, for example a participant would say 'Christians are positioned well to advance ministry' or 'Christian business people should not treat people bad'. These statements were of course made from the personal perspectives of those individuals and are presented to the reader of this report with that in mind. Consequently, statements made by participants, while informative and beneficial in providing some insight into the research phenomenon, cannot be viewed as a set of general beliefs held by a larger community. Moreover, the researcher would like to draw attention to the fact that the research sample population was intentionally not set up in such a way that it could be deemed to be representative of such a large community. The study is completely explorative in nature, intended for the sole purpose of exploration of the research phenomenon and discovery of relevant themes and concepts in order to develop deployable business administration guidelines. The themes discovered can in no way be ranked or quantified in any meaningful way by means of the data uncovered within the scope of this study and the researcher makes no attempt to do that. The discovery of the themes however does make way for meaningful future work in which the research phenomenon might be quantitatively explored further in future studies.

As the interviews went along, the researcher found that after about ten interviews there were fewer new themes coming to the surface and an effort was made to try and gain more understanding by asking respondents to elaborate on issues that looked promising and could emerge as possible themes. The interview process consequently had a slight shift in focus with more or less the first half providing more width and the rest providing more depth of insight into the research phenomenon. At

no time however, did the researcher steer respondents in a particular direction; the researcher was mindful of aiming for an unbiased process and the interview questionnaire was used in the same manner throughout the interview process and questions offered to respondents in the same fashion, always allowing room for additional insights to be discovered, up to the very last interview.

The data extracted and the resulting themes discovered through this research project are of a spiritual nature. The interviewees were of course all Christians as well as full-time SME owner-managers. The researcher would describe the angle respondents took on the interview process first of all as being a member of the Christian identity, which was in the opinion of the researcher the key element determining the nature of the data to be discovered. It was the outstanding element that distinguished the research sample from SME owner-managers falling outside the Christian religion. The researcher also found that the respondents did not view their business careers as a strong identity-giving feature per se, unlike their membership of the Christian body of faith. This distinction consequently established an important factor to keep in mind concerning the way the data are interpreted and presented. The researcher would furthermore like to draw attention to the fact that individuals in the sample would be more accurately described as *Christians wearing a business hat, rather than business people wearing a Christian hat*. The Christian identity was, in the opinion of the researcher, a central, internalised and identity-creating feature, while the classification as SME owner-manager was merely an avenue for living out and reflecting that identity. One could of course argue that membership of a small business community certainly provides some form of solidarity between individuals, but the researcher found that the religious identity of participants seemed to be much more prominent and provided a lot of contextual focus during the carrying out of this project. Putting this into perspective, respondent No 4 offered the following insight on the topic of the Christian identity: "Christianity is not a jacket that you wear on the outside, it is something you wear on the inside, and the jacket on your outside body is merely the fruit produced by what is inside of you".

5.2 FAITH

Faith is absolutely central to the Christian identity and vital in the life of a Christian business owner. Faith in God is a lifestyle and the main force and the principal source of strength and hope in the life of a believer. Faith is not optional or something that a Christian could formulate in any other way than what the Bible says it is and teaches about it. In Hebrews 11: 1 (New International Version) the passage: “Now faith is confidence in what we hope for and assurance about what we do not see” sheds light on the nature of faith. Faith is a certainty that gives direction and hope and peace in clinging to and seizing something that is not seen. Faith is not an extrasensory metaphysical experience released by positive thinking or a mental delusion but a genuine, powerful force that provides certainty to a believer of realities not seen, and faith is made available to a believer through the anointing of the Holy Spirit. Romans 10: 17 (New International Version) states that “consequently, faith comes from hearing the message, and the message is heard through the word about Christ”. That implies that faith is born in the heart of an individual by hearing the words of the Bible or by hearing Bible-based, Spirit-filled preaching and teaching. Many respondents reported that their business was not only conceived out of a position of absolute faith but was by governed by an ongoing daily walk in faith.

Faith is released by finding a certainty in the heart, which comes by the hearing of the word, and expressing that certainty in an outcome not yet seen, by the mouth as underlined by the passage in Romans 10: 10 “for it is with your heart that you believe and are justified, and it is with your mouth that you profess your faith and are saved” (New International Version). A principle brought up by a number of respondents is the power that lies in confessing, not because speaking in itself carries some sort of magical power or creative quality but because it is the Biblical method to release faith in any given situation. The word of God enters a person and works in the realm of the Spirit, where it brings forth faith; this is nothing short of a supernatural phenomenon. In Luke 6: 45 (New International Version) the following scripture is found: “for the mouth speaks what the heart is full of”. The Bible shows here that the mouth is merely a witness for what goes on in the heart of a person, one with faith will speak words of faith, and one with doubt will be heard speaking words of doubt. A number of respondents provided accounts of how they actively use their words as an expression of their faith, not as an occasional phenomenon, rather as a habitual

form of doing things in their businesses. They indicated that it is possible for a Christian to call things into existence that are not yet visible, based on a principle found in scripture in Romans 4: 17.

There is no other way to God than by faith, Christians are saved and born into the kingdom of God by grace and through faith (Ephesians 2: 8). Some passages were recorded illuminating the centrality of faith in the life of a Christian:

“but the just shall live by his faith” (Habakkuk 2: 4 King James Version).

“But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him” (Hebrews 11: 6 King James Version).

“for whatsoever is not of faith is sin” (Romans 14: 23 King James Version).

A respondent (No 9) mentioned that he has found himself many times in a situation where he is a day or two from month end and salaries were to be paid, but there was not enough cash to take care of that obligation. His testimony is that God has not let Him down a single time, there were times when he went without his full salary, and God made it possible for him to carry on and survive, but there was not a single time that he was not able to pay his employees. He said that God always provided, either a new order with pre-payment terms came in or an outstanding account was settled, there was always a way and he was certain that God had intervened. Similarly, another respondent (No 20) told the researcher about a cash flow problem he ran into and was unable to pay salaries, and it was a day away from payday. He was worried, not only about the welfare of his people but also about the negative implications it could have on them and on the business and he was before the Lord in prayer about this, praying the Word and putting His faith in God's provision, because, he said, God is the owner of the business, he is the manager, the steward. From out of nowhere a gentleman phoned him and said he was on his way to purchase a bus, the businessman had no intention to sell the bus and told the person that he cannot help him. The next day the person appeared at his doorstep and said, “I am here to purchase a bus, and I have the cash to do it, where can I

transfer the money to?” At that moment the businessman realised that God was in fact providing a solution to his problem, he had an inner peace about the transaction, something he also pointed out as being a brilliant divine mechanism God uses to lead His followers. He said when he thought about it, he was actually in a position to sell a bus, without the sale having any negative results with regard to the business, so the gentleman paid the full sum in cash and was on his way in less than an hour. Another respondent (No 8) testified that in his thirty years as a businessman, he kept track of things in his prayer diary. He said his diary is a way for him to remember how faithful God is when he is faced by a problem, and he can find strength and courage by looking back at the previous times God came to his rescue. The respondent indicated that over his thirty-year business history, he had been faced with thirty-six major predicaments and each one of them was in some way resolved satisfactorily by putting his faith in God through trusting Him and bringing the problems to Him in prayer. Respondent No 5 gave testimony of how his faith in God worked out in a good way. He was in residential property development and the industry at that time was in a recession with a steep decline in new projects. The respondent was in a difficult position with regard to keeping his workers busy and felt that God prompted him to build not one but three houses simultaneously, so he went ahead and put his trust in God against all advice from others. All three houses sold easily and provided not only a crucial injection in his operational cash flow situation but also boosted the morale of his employees plus providing an opportunity to witness about the faithfulness of God. Many of the respondents commented on the importance of faith in their business careers, and indicated that they have the tremendous privilege of putting their faith in God Almighty.

Abraham, who was portrayed in the Bible as a businessman who became very wealthy with livestock, silver and gold (Gen 13: 2 - 3), is an example of a businessman who honoured God through his faith; he is in fact called the father of faith. The Bible says of Abraham “by faith Abraham, when he was called to go out into a place which he should after receive for an inheritance, obeyed; and he went out, not knowing whither he went” (Hebrews 11: 8 King James Version) and of his wife “through faith also Sara herself received strength to conceive seed, and was delivered of a child when she was past age, because she judged him faithful who had promised” (Hebrews 11: 11 King James Version). There is accordingly, for the

contemporary Christian businessman, an inheritance to be taken into possession by faith, as Abraham did. Faith in God is not a blind faith, it implies having trust in a God who is faithful, God is faithful even when humans are battling with faith, His character is such that He always is and always will be faithful, as the scripture in Romans 3: 3 - 4a (New International Version) states: "what if some were unfaithful? Will their unfaithfulness nullify God's faithfulness? Not at all!" Faith means putting one's complete trust in God and resting in the certainty that God is faithful. As Christians learn to trust God for help in difficult times or for promises in the Bible, they become more comfortable with the concept of living by faith; they become comfortable so speak in an uncomfortably difficult place of trusting God and often waiting on Him for long periods. Living a life of faith is not always easy and although the promise of rest and peace in Him is a promise that God gives His followers, many respondents testified that there were times in their lives where standing in faith and waiting on the Lord caused immense internal turmoil and anguish, but even in that God is faithful to somehow carry them through times of difficulty.

Walking by faith is something that is decided by a believer and done intentionally. God invites every believer through His word to put their trust in Him and cast their troubles on Him: "cast all your anxiety on him because he cares for you" (1 Peter 5: 7 New International Version). Even though God invites, it is still up to an individual to react or not, He invites, Christians need to respond to His invitation and His promises. In that respect faith goes hand in hand with humility, as one respondent (No 1) remarked, "faith is the key to life, humility the hand that turns that key". It takes humility to let go of something and give it to God, to let go of a worrying heart, to let go of the right to make a business decision, to let go of emotions that one may feel are legitimate and justified in a given situation. Central to the Christian walk is to be daily crucified with Christ, as Paul writes in his letter to the Galatians (2: 20) "I have been crucified with Christ and I no longer live, but Christ lives in me" (New International Version). To be crucified with Christ implies that there is a wilful undertaking from a person to adhere to the Biblical concept of death to self, to put aside the desires of the carnal man and the insights and understanding of the flesh and to put God first, to put faith in Him above faith in self or anything else.

Faith in God and in His character entails complete surrender and entrusting everything to His will and His ways even though it may often not agree with the will or the ways of a believer or may be something that a person does not completely understand. Trusting Him to do what He deems best, to believe that He is in control of the big picture and of the minute details, and surrendering a life wholly in every aspect and in every moment, that is the walk of faith.

5.3 GRACE

Grace is included as a theme in this report since it was recorded a number of times during the interview process. Salvation through grace and by faith in the redemptive work of Jesus Christ is the central idea of the Christian religion. All humans are essentially corrupt, lost and in dire need of a saviour. The Bible shows in Romans Chapter 3 that all people are trapped under the power of sin, that there is no one born on planet earth that is not wicked and corrupt in nature:

“10 As it is written: There is no one righteous, not even one;

11 there is no one who understands;

there is no one who seeks God.

12 All have turned away,

they have together become worthless;

there is no one who does good,

not even one.

13 Their throats are open graves;

their tongues practice deceit.

The poison of vipers is on their lips.

14 Their mouths are full of cursing and bitterness.

15 Their feet are swift to shed blood;

16 ruin and misery mark their ways,

17 and the way of peace they do not know.

18 There is no fear of God before their eyes” (Romans 3: 10 - 18 New International Version).

It is important to grasp the condition of man in his fallen state. Unless it is understood by people that their primary make-up is self-centred, corrupt and in opposition to

God, they cannot truly comprehend their state of spiritual poverty, and consequently their desperate need of a saviour, a being that can reconcile fallen man with God. Jesus Christ came to earth as a man, who was morally blameless and knew no sin (2 Corinthians 5: 21), surrendered Himself (Romans 1: 18), and took God's wrath for the sins of the entire human race who are deserving of the punishment of eternal death and damnation for their wickedness (Romans 1: 32). Christ is the only mediator who can restore man's right standing with God: "for there is one God and one mediator between God and mankind, the man Christ Jesus, who gave Himself as a ransom for all people" (1 Timothy 2: 5 - 6 New International Version).

Several respondents proposed the following acronym shedding further light on the concept of grace: 'God's riches at Christ's expense'. God's grace is available to all men, as set out in Titus 2: 11: "for the grace of God (His unmerited favour and blessing) has come forward (appeared) for the deliverance from sin and the eternal salvation for all mankind" (Amplified Version). God's grace is unconditional but for one thing, that is that people acknowledge their fallen state and the implications thereof, believe in Christ of their own free will and have faith in the redemptive work He has accomplished by His death on the cross. Not only is the gift of eternal salvation made possible by the grace of God, grace also allows access to all of God's rich blessings and gifts to His followers (Ephesians 1: 3). A respondent (No 11) explained grace, metaphorically, as receiving a prize for a race he cannot run, or a fight he cannot win; emerging as a winner and receiving a prize is nothing short of a matter of impossibility for him, but is made possible by Christ who undertakes the race or the fight on his behalf, and results in him being crowned as victorious.

By grace God also deals with shame, that is to say the feelings of unworthiness and inadequacy brought about by the severed relationship between God and man that entered through Adam's sin producing the subsequent inherited state into which all of humankind are born. When people understand their position of walking in God's grace, it brings about a particular perspective with regard to business. Several respondents took note of the Biblical accounts of the lives of David and Joseph, men who were established in a place of authority by God, even though they were undeserving of such positions. David came from a humble background, as a shepherd he had nothing counting for him in terms his situational setting or his family

line that could take him to a great career, especially not to a vocation of royalty and kingship. In the same way, Joseph was promoted by God from being a prisoner, with no possessions and no hope, to being a ruler in Egypt, second in command to the Pharaoh and effectively in charge of all of Egypt (Genesis 41: 43). Christian business people that grasp their position of grace, walk in a state of humility and dependency on God, well knowing that God is the one who promotes. They do not view their achievements and blessings in business as something they acquire by their own insight and wisdom or based on the merit of their own character; they are fully aware of the fact that they are merely blessed and placed in positions of authority by a graceful God. From this position it is also possible to extend grace to others, Christians should be able to forgive because they are forgiven, and they should be able to give grace to others because they themselves are walking in the undeserved grace granted to them. Grace therefore has two sides to it, receiving and giving. The Bible demonstrates this principle by way of an analogy: before a person removes the splinter from the eye of another, it is better to first remove the beam from his own (Matthew 7: 3). Of course the level of grace extended to humanity by God is unfathomable and humans cannot reflect that level grace to others, but the principle remains important, that is to say that people should not judge others, particularly unsaved individuals, according to their sinful nature, for the reason that they possess that very same nature in their fallen state, that is a nature of sinfulness and carnality, self-centredness and rebellion. The more the character of God and His grace is understood, the more it can be mirrored and extended to others.

People are transformed by the grace of God as it rectifies their right standing with God but also affects their state with regard to sin: “for the grace of God has appeared that offers salvation to all people. It teaches us to say ‘No’ to ungodliness and worldly passions, and to live self-controlled, upright and godly lives in this present age” (Titus 2: 11 - 12 New International Version). Respondents pointed out that grace is by no means a licence to sin; using it as free ticket to do things outside of God’s will is making the grace of God cheap, so to speak. The writer of Hebrews includes this sobering scripture concerning this idea: “for if we go on deliberately and willingly sinning after once acquiring the knowledge of the Truth, there is no longer any sacrifice left to atone for [our] sins [no further offering to which to look forward]” (Hebrews 10: 26 Amplified Version). Paul, in his letter to the Romans, also talks

about the grace of God, that makes it possible to reign over sin, but he quickly continues to say that grace cannot cover a careless lifestyle of intentional sins (Romans 5: 20; 6: 1 - 2). Also pointed out was the fact that God gives grace to those who are humble enough to receive it, while proud people find it difficult to receive it because of the haughty attitude in their hearts (James 4: 6). Another fascinating perspective offered by many respondents is the fact that God's grace in the lives of His followers can include pain and suffering. He employs discipline and hardship to shape individuals to become more like Him, which is nothing other than an act of graciousness. Because David understood that he was purposefully placed in a position he did not deserve, by God's grace, he found it easy to enquire of the Lord to gain wisdom in difficult matters he was faced with. David knew that he was established by God and viewed his authoritative position as an instrumental avenue of Godly influence in the lives of others. In the same way, God is looking to transform people's lives by influence in the marketplace, through humble Christian business people, who walk in dependence on Him, who are not overly confident in their own abilities or arrogant in their wisdom, and understand and live by the concept of receiving and giving grace; such people will live a divinely directed life, as outlined in the passage below:

“5 Lean on, trust in, and be confident in the Lord with all your heart and mind and do not rely on your own insight or understanding.

6 In all your ways know, recognise, and acknowledge Him, and He will direct and make straight and plain your paths” (Proverbs 3: 5 - 6 Amplified Version).

5.4 CALLING

The term calling was frequently used by the interview participants. All twenty-two respondents indicated that they were certain that they had been called by God to be in business. It is significant that a new paradigm is increasingly emerging through Christian business people, who are motivated by a deeper understanding of their calling as business owners and have a desire to live out their life purposes in the marketplace. The term 'marketplace minister' was often used and respondents explained that there is no distinction between the work of a church pastor and that of a marketplace minister in terms of importance, critical necessity and sacred nature. The Bible states the following in 2 Timothy 2: 9 (King James Version): “who hath

saved us, and called us with a holy calling, not according to our works, but according to his own purpose and grace, which was given us in Christ Jesus before the world began". There is nothing secular about the marketplace calling, Christian business owners are as a matter of fact ideally positioned, often even more so than church ministers, to influence people through their business because it provides such an excellent ministry platform that can impact people who do not normally go to church, especially the unreached and unsaved that all Christians have a Biblical mandate to love and reach with the Christian gospel. God calls people with a holy calling in the marketplace to accomplish His goals and purposes. When individuals understand this calling and respond to it by aligning their lives with God's plan they become contributors and co-workers in a transcendental cause, namely God's higher purpose for humanity.

God has a unique calling for every individual, there is no distinction between the one called in business or education or politics or the traditional local church setting, often viewed to be the only form of genuine ministry and erroneously considered to be of more spiritual value than the secular vocations held by millions of people not finding themselves in a so-called 'full-time' ministry. Every believer is called to have influence in some or other sphere in a community and every member's contribution is important; one respondent (No 1) likened the different callings on peoples' lives to a giant jigsaw puzzle that God puts together to create His kingdom, for He alone has the vision of how it should be done. Even though this kingdom puzzle contains millions of pieces, of which no two are alike, every piece is valuable and crucial to present a completed picture as a visible demonstration of the kingdom of God.

Respondents further reported that they had a sure sense of knowing in their hearts concerning their calling. One respondent (No 14) said that he feels his calling is the one thing he absolutely must do, that he was born to accomplish that calling and has an intense desire to fulfil his destiny, he would die if he did anything other than what God called him for. Several respondents testified that they had their callings confirmed in some manner by others through prayer and prophetic utterances, that is, apart from the inward knowing and conviction in their own hearts. No individual can be called for a specific life task by another, only God can call and only God can release individuals in their calling, but others can certainly recognise and encourage

people to walk in their calling. A number of respondents indicated that they had some form of God-inspired vision that they experienced as a defining moment in their lives that helped them to rightly understand their calling and inspired them to pursue a life aligned with that calling. The Biblical chronicle of the life of Joseph reveals that he had a vision in the form of a dream in which God showed him a picture of what his destiny was (Genesis 37: 5). Even though many years passed before he was finally established in that calling, God strengthened him through that initial vision which gave him a certainty about his calling as he went through various difficult tests and trials. Jesus was also at times during His ministry in tremendous distress and emotionally overcome, up to a point of sweating drops of blood (Luke 22: 44) by the severity of what He knew He had to undergo to fulfil His ultimate calling, the death on the cross. The Bible states that Jesus was also encouraged and enabled to fulfil His calling as a result of His vision of future reward, through the foreknowledge that His Father put in His heart, as the scripture in Hebrews 12: 2 (King James Version) makes clear: “looking unto Jesus the author and finisher of our faith; who for the joy that was set before him endured the cross, despising the shame, and is set down at the right hand of the throne of God”.

Business people are practical people, they tend to be doers rather than talkers, simply from the nature of what business is all about. As marketplace ministers, they are ideally positioned to exert influence in communities, particularly in the SME space where they are faced with less corporate red tape and fewer agency issues than people in a typical corporate environment are. Jesus was not only drawn to business people but His ministry was characterised by a hands-on and pragmatic approach. Jesus was often found taking care of the physical needs of people by healing the sick and feeding the hungry. Although He spent much time talking to the crowds and to His disciples He preferred speaking in plain language and often used simple parables to provide more clarity through His teachings about profound spiritual principles. Jesus’ ministry is summed up in 1 John 3: 8 (Amplified Version) as follows: “the reason the Son of God was made manifest (visible) was to undo (destroy, loosen, and dissolve) the works the devil [has done]”. To follow Jesus is not to follow a remote God, an intellectual or aesthetic luxury in the form of a paranormal being who is chiefly concerned with religion, instead to follow Him is to be deeply interested in the wellbeing of others and in the workings of everyday life. Followers of

God in the marketplace, as in any other sphere of life, are ultimately called to set forth the work started by Christ in a way that reflects Him to others.

It is important for believers to discover the calling God has for them and the gifts and talents He has placed inside them to help them accomplish their calling. In Paul's second letter to Timothy he says: "That is why I would remind you to stir up (rekindle the embers of, fan the flame of, and keep burning) the [gracious] gift of God, [the inner fire] that is in you by means of the laying on of my hands [with those of the elders at your ordination]" (2 Timothy 1: 6 Amplified Version). The gifting that God places in people is in line with their calling and has the specific purpose to support them in their calling. One respondent (No 19) reported that he was not really good at a lot of things but that he had a great talent for doing business; His God-given talent is not to play the piano or fly a fighter jet, it is to be active in the marketplace doing what he does best. Another respondent (No 10) explained that she is very much aware of the benefits and the limitations of the gifts and talents God gave her and she indicated that she feels she is ideally equipped to fulfil her calling in the marketplace. The respondent further indicated that she had no desire to pursue a different career because her gifting and anointing are very specifically suited to the business arena in which she finds herself, that is to say, for that particular time in her life, she did however say that it might change and that she is willing and obedient should God call her to a different setting.

While it is rewarding and ultimately fulfilling to walk in one's calling it is certainly not always easy. Many respondents explained that there were times when they found it extremely difficult to stay faithful to what they knew was their calling. Business people are faced with unique problems of various kinds and it is not always easy to stay enthusiastically committed. Many of the respondents are members of small business prayer groups and view the support and encouragement offered by fellow believers to be indispensable. Respondents also find nourishment in the Bible through many scriptures such as the one in 1 Peter 2: 16 - 19 that says: "however, if you suffer as a Christian, do not be ashamed, but praise God that you bear that name. For it is time for judgment to begin with God's household; and if it begins with us, what will the outcome be for those who do not obey the gospel of God? And, if it is hard for the righteous to be saved, what will become of the ungodly and the

sinner? So then, those who suffer according to God's will should commit themselves to their faithful Creator and continue to do well" (New International Version). Participants long for success in their business careers, not only from the viewpoint of having a fulfilling career with material and other rewards but in particular from the perspective of being successful in the calling put on their lives by God Almighty. They are aware of the fact that there is opposition to their work because they are busy with God's objectives, as the Bible affirms in John 10: 10: "the thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full" (New International Version). They are very much aware of the fact that the devil wants them to derail and deviate from their life course because his aim is to hinder the redemptive work that God is doing for humanity and as co-workers of God (1 Corinthians 3: 9) they are under attack.

Accounts of some Bible characters' failure to fulfil their Godly calling were recorded as in the case of Moses (Numbers 20: 12) and Saul (1 Samuel 15: 28) and it is still a very real possibility in the life of a contemporary believer. Respondents indicate that they are very serious about staying on their chosen paths and put intentional effort into not only working diligently and doing everything as unto the Lord (Colossians 3: 23), but also in keeping their thoughts fixed on God and directed by His principles as inspired by 2 Peter 1: 10 (New International Version) "therefore, my brothers and sisters, make every effort to confirm your calling and election: for if you do these things, you will never stumble".

Respondent No 1 offered a noteworthy illumination of the larger concept of calling in the life of a Christian businessman. He indicated that one should not just anchor one's calling in any particular vocation per se. Although God might ultimately call people to specific domains like business, His first call is simply to be His friend and to accomplish His own purposes and to remain willing and obedient in whatever way life's journey carries one; to stay in God's will and in His timing is crucial. David knew he was called to be king of Israel, but his life took many turns and decades of preparation before he was finally established on the throne. Throughout this process David was anchored in a solid relationship with God and simply called to be a faithful and obedient follower of God. The understanding and determined pursuing of their calling by Christian business owner-managers provides not only a bearing in their

lives that directs and governs their very existence, but it also provides reward in their present life, plus a promise of eternal reward in the afterlife, a crown that will last forever (1 Corinthians 9: 25 New International Version).

5.5 STEWARDSHIP

Stewardship was mentioned by several respondents and is clearly one of the most predominant themes in the Christian religion and one of the major concepts Christian business people draw on to frame their business activities against the Christian identity background. As a starting point, Christians believe that God owns the earth and every single thing in it, as can be seen in the following scripture: “the earth is the Lord’s and everything in it, the world, and all who live in it” (Psalms 24: 1 New International Version). A steward is somebody looking after another’s affairs and possessions on that individual’s behalf. In the case of Christians this entails then that God has appointed them as administrators to look after everything that He has entrusted to them, to the best of their abilities. Stewards do not own the resources under their administration and are fully responsible and accountable to their master. The Biblical angle on this implies that God’s ownership is all-inclusive and therefore the resources God has entrusted to His people might include their time, money, talents, skills, opportunities, spiritual gifts, assets and even themselves, their bodies plus their whole beings (1 Corinthians 6: 19).

Faithfulness is at the heart of stewardship, as demonstrated in the following scripture: “moreover it is required in stewards, that a man be found faithful” (1 Corinthians 4: 2 King James Version). God makes His resources available to people and expects of them to apply those resources to His benefit and in line with His plans and purposes, in a faithful and trustworthy manner. The aspect of alignment with regard to being a trustworthy steward of God is rooted in and stems from a personal relationship with Him and by the element of a believer’s completely surrendered life to Him. The following scriptures were recorded and shed more light on the matter of Biblical stewardship:

“He who is faithful in a very little [thing] is faithful also in much, and he who is dishonest and unjust in a very little [thing] is dishonest and unjust also in much” (Luke 16: 10 Amplified Version);

“For we must all appear and be revealed as we are before the judgment seat of Christ, so that each one may receive [his pay] according to what he has done in the body, whether good or evil [considering what his purpose and motive have been, and what he has achieved, been busy with, and given himself and his attention to accomplishing]” (2 Corinthians 5: 10 Amplified Version).

The above scripture in Luke makes it clear that an individual's level of faithfulness is not determined by the quantity entrusted to that individual, if people's desire is to administrate their affairs and possessions as though they belong to God, rather than to themselves, it makes no difference how much is placed under their care, they will be unconditionally faithful servants to God. A number of respondents indicated that even the smallest occurrence of unethical behaviour, in any form, reveals something about a person's heart attitude. As one respondent (No 8) remarked: “If I can steal a can of coke, I can potentially steal an aeroplane; if I can be dishonest about ten rand I can be dishonest about ten million rand also”. God is looking for people who are faithful and trustworthy and often tests them in little things in order to promote them and entrust more resources under their care. The sobering scripture in 2 Corinthians above demonstrates that everyone's work shall be judged by Christ and accordingly rewarded. The judgement seat of Christ will evaluate every person that ever walked the earth, and people will receive a just reward for how they used their lives, based on motivation and purpose, as the scripture makes clear. The just steward can look forward to an eternal reward. Several respondents indicated that they hold an eternal view with regard to their business lives and that since there is a higher reward waiting for them because their focus is laying up treasures in heaven (Matthew 6: 19 -20), their goal is not to gather up as much earthly wealth as possible. It was also explained by a number of respondents that eternal salvation by grace and through faith and stewardship of God's resources are two entirely separate issues. Christians are not saved by being good workers for God, or so-called faithful and trustworthy stewards, the life saved by the cross and married with Christ, rather, produces good works from that position in Him. It is therefore completely possible to be saved from eternal damnation but not be a faithful steward, in other words not make the best of the window of time and opportunity represented by a person's life-work. A notable

observation recorded by the researcher is that many respondents held the view that even their willingness and ability to do good works and be faithful stewards comes from God. Paul writes in his letter to the Romans in Romans 7: 18 that he is incapable of doing any good: “for I know that good itself does not dwell in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out” (New International Version). Only when a person is rooted in Christ and nourished by Him daily, as He calls Himself the bread of life (John 6: 35), can a person grow a desire, that is planted by God Himself, to be a faithful steward for God’s glory. A lifestyle of stewardship however, requires a commitment from a believer pertaining to every aspect of life and is shaped by hundreds of daily decisions that determine the outcome of how resources such as time, wealth and opportunity are applied. Essentially it comes down to selfishness or selflessness or put differently a heart attitude of *‘my will’* versus *‘Your will’*.

Christian business people find themselves in situations where they are called to be stewards of money of course, but much more than just money. God calls them not only to be diligent stewards of material resources placed under their care, but to demonstrate a kingdom mindset of servanthood to the King and to look upon their whole lives and all the elements and interactions in them as greatly significant from a stewardship perspective. A respondent (No 17) provided the following insight with regard to his stewardship framework; he said the priorities in his business life are i) God first, ii) then a people focus, iii) then excellence, and finally iv) bottom line. He explained that these priorities play out in a practical way as follows: the second is a likely result of the first, the third is a result of the second and the fourth is likewise a result of the third. He puts God first in his stewardship approach and that affects everything else in a positive way.

5.6 KINGDOM

The term kingdom was recorded numerous times during the interview process and is accordingly included in the research report. The kingdom of God is not a place; it is His governance, His rulership, His authority in a particular sphere. God is king in heaven, His kingdom functions entirely and absolutely in the heavenly realm but not so on earth. God created Adam in His own image and likeness and the mandate given to Adam was to rule and to reign on earth, to expand God’s kingdom rulership

on planet earth. God gave Adam full authority over the resources of the world; in Genesis 1: 28, a scripture indicative of this is found: “and God blessed them and said to them, Be fruitful, multiply, and fill the earth, and subdue it [using all its vast resources in the service of God and man]; and have dominion over the fish of the sea, the birds of the air, and over every living creature that moves upon the earth” (Amplified Version). Adam was given total freedom and authority except for one thing: there was a tree in the garden where he dwelled called the ‘Tree of the Knowledge of Good and Evil’ from which Adam and Eve were not allowed to eat. When Adam and his wife, deceived by Satan, ate of the fruit from the Tree of the Knowledge of Good and Evil, he misused his authority and fell into the bondage of sin and with him the rest of his offspring; all men, which constitutes the sum total of humanity, took on his *sin* nature. Adam’s sin brought separation between man and God and consequently God cursed the earth. Adam’s mandate was not fulfilled, instead he gave away his authority to rule to Satan and he became the spiritual ruler of this world, as highlighted by the following passages:

“Now is the time for judgment on this world; now the prince of this world will be driven out” (John 12: 31 New International Version);

“As for you, you were dead in your transgressions and sins, 2 in which you used to live when you followed the ways of this world and of the ruler of the kingdom of the air, the spirit who is now at work in those who are disobedient” (Ephesians 2: 2 New International Version).

The above scriptures do not imply that Satan rules the world in totality, God is ultimately in control and Satan can only rule within boundaries set by God. Satan has authority in the spiritual realm to influence humans, and because of their sinful nature, they are prone to be influenced by him. He can influence the views, goals and actions of humans and thereby infiltrate all sectors of the community such as education, government, media and commerce. Man has executive, God-given authority on earth while Satan operates in the spiritual realm and has the ability to influence the whole world through people’s minds, as set out in the following passages:

“The highest heavens belong to the Lord, but the earth he has given to mankind” (Psalms 115: 16 New International Version);

“We know that we are children of God, and that the whole world is under the control of the evil one” (1 John 5: 19 New International Version).

God made a way to reconcile people back to Himself, through the death of His Son Jesus. What Jesus Christ did on the cross was to come back to earth as man, because authority on earth has been given to man, and took back the authority from Satan, giving it to His followers. Ownership of the earth and everything in it does not lie with man (Psalms 24: 1) but with God, while authority over the earth has been given to man as stewards of God’s creation acting on His behalf and in His best interest. Authority to subdue earth has legitimately been taken back by the man, Jesus Christ. What was lost by the unrighteousness of the first Adam, was completely restored by the righteousness of the last Adam (Jesus Christ is referred to as ‘the last Adam’ in 1 Corinthians 15: 45). Not only did Jesus, by His crucifixion, liberate believers from the rule of Satan, but He has restored the very same mandate given to Adam in Genesis 1, namely to set forth His kingdom rulership on earth. He has also given believers access to power from the heavenly realm, a power they can apply to advance God’s kingdom rulership in the earth, as portrayed below:

“13 For he has rescued us from the dominion of darkness and brought us into the kingdom of the Son he loves, 14 in whom we have redemption, the forgiveness of sins” (Colossians 1: 13 - 14 New International Version);

“I will give you the keys of the kingdom of heaven; whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven” (Matthew 16: 19 New International Version).

Satan carries on with his agenda, which is to steal, kill and destroy (John 10: 10), but believers are no longer under the rule of Satan. Through the work of Jesus on the cross and by the anointing of His Holy Spirit, believers are continuing the task given

to Adam, whose ability was interrupted by Satan and completely restored by Jesus, in which all believers now take part, the task of building God's kingdom.

Business is about people, and the kingdom is extended through the lives of people, business is again the ideal platform for advancing the kingdom. A kingdom business is a business directed by the king, Jesus, and operated based on kingdom principles by the followers of the king. With every business that operates for the good of God and man, the kingdom is advanced. Kingdom is not something that appears on the world map or is reflected in the stock exchange, kingdom is found in the hearts of believers and in the way it affects everything they do. A number of respondents remarked that a Christian business may perhaps be defined as business where Christian values are followed, whereas a kingdom business is a business owned by God, for His purposes, and managed by stewards who align their plans concerning the business with the king's agenda.

Jesus Christ rose from the dead and sits in the heavens at the right hand of God (Hebrews 10: 12), He is the head of His body, and through the Holy Spirit, conducts the whereabouts of His followers, to have influence in people's lives. He puts followers in places of influence and calls them to willingly follow His agenda in whatever place he decides to plant them, also equipping them for the kingdom work they are to carry out in that domain. While Christian business people have citizenship here on earth they are also citizens of heaven, they have dual citizenship, as the following passage affirms: "for, as I have often told you before and now tell you again even with tears, many live as enemies of the cross of Christ. 19 Their destiny is destruction, their god is their stomach, and their glory is in their shame. Their mind is set on earthly things. 20 But our citizenship is in heaven. And we eagerly await a Saviour from there, the Lord Jesus Christ" (Philippians 3: 18 - 20 New International Version). They are ambassadors of another kingdom, witnesses to the existence of a different kingdom, they carry the fragrance of that kingdom and together with that they have a mandate and the backing of a higher authority, to live by the principles of their kingdom. These principles, the standards of the kingdom, are not determined by the citizens but by the king himself, they are merely to live by and demonstrate those standards. People still have, like Adam had, freedom of

choice and God does not control the minds of His followers, they are born into the kingdom by their own choice and follow the principles of that kingdom by choice.

Many respondents expressed their desire for God's kingdom rulership through their businesses, meaning that they fully submit the goals and the methods of the business to God's purposes. Some Biblical passages that were mentioned are listed below:

“31 So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 For the pagans run after all these things, and your heavenly Father knows that you need them. 33 But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6: 33 New International Version).

This is a key verse in the mind of a Christian businessman and offers a profound alternative to the normally accepted aim of a business, namely that of acquiring earthly possessions. What the Bible lays open here is a principle that says the highest goal of an individual should be to live by the principles of God's kingdom, to put energy into that first of all, with the promise that provisions of earthy possessions will follow: “Your kingdom come, your will be done, on earth as it is in heaven” (Matthew 6: 10 New International Version).

The expansion of God's kingdom on earth is Biblically sound, it is something that should be desired, prayed for and set out to be attained. God's kingdom rulership is not something that took shape in the minds of humans, it is something that God Himself set in place by the mechanism of replicating Himself in His followers.

“17 [After all] the kingdom of God is not a matter of [getting the] food and drink [one likes], but instead it is righteousness (that state which makes a person acceptable to God) and [heart] peace and joy in the Holy Spirit.

18 He who serves Christ in this way is acceptable and pleasing to God and is approved by men” (Romans 14: 17 - 18 Amplified Version).

In the scripture above it can be seen that God's kingdom is not about serving self, indulging in all the pleasures and lusts of man, but to do what is acceptable in the eyes of the Lord. With that, come a joy and a peace that is not of this world.

“3 Blessed are the poor in spirit,

for theirs is the kingdom of heaven.

10 Blessed are those who are persecuted because of righteousness,

for theirs is the kingdom of heaven” (Matthew 5: 3, 10 New International Version).

The above section of scripture from the Beatitudes shows that God's kingdom rulership is not found in pride and arrogance and self-righteousness but rather in humility, brokenness and suffering for what is right.

“And from the days of John the Baptist until the present time, the kingdom of heaven has endured violent assault, and violent men seize it by force [as a precious prize—a share in the heavenly kingdom is sought with most ardent zeal and intense exertion]” (Matthew 11: 12 Amplified Version).

The passage above illuminates the fact that there are effort and intentionality in advancing and taking hold of the kingdom. There is opposition to God's kingdom from two sources: firstly there is Satan's offensive, a kingdom of darkness that actively stands against God's kingdom and every believer and follower of the principles of God.

Then there is a battle in the mind of the believer, the battle between the old carnal nature of the person and the spirit-filled nature acquired when a person becomes born-again as a believer. The temptation to do the wrong thing, the fear to witness openly when dealing with difficult matters, those types of situations are always close by and present a battle in the mind of a believer. There is a passage found in the Bible that lays out the 'full armour of God' (Ephesians 6: 10 - 17), the function and significance of each piece of armour is dealt with in these verses and the overall purpose of putting on this spiritual armour is to stand firm in the spiritual battles of life.

Kingdom practices are demonstrated by believers in their business and are a powerful way of witnessing about their beliefs; the customs of a kingdom always point to the kingdom and the King Himself (Jesus Christ). Many respondents indicated that the old saying, 'actions speak louder than words' is appropriate with regard to being a witness of God's kingdom. When for example a bribe is offered, and declined, in a culture where it is regarded as acceptable and standard practice, people might be confronted with a statement such as: 'what's wrong with you?' Right there is an ideal opportunity to witness through action, and this form of witnessing about Christianity, in a real, tangible manner endorsed by action, often carries more weight than handing out leaflets in the streets trying to convince people to follow Christianity. God is calling on all His followers to advance His kingdom and business leaders are accordingly called to be part of God's kingdom in a unique way. Respondent No 7 explained that a kingdom mentality is one of influence on the one hand, that implies authority to change things, as Daniel did, and on the other hand a servant mentality, a desire to lovingly serve others. There is nothing wrong with accumulating wealth and with building up a great business through hard work and dedication, but Christian businessmen understand that there is a bigger matter at hand than building their own business empires, that is to be faithful stewards and diligent co-workers in the kingdom of the Lord.

5.7 HOLINESS

The concept of holiness emerged as a theme from the data analysis process. It was perhaps one of the more difficult themes, somewhat vague and complicated, but nevertheless requires inclusion in this research report as it was a term frequently brought up during the interview process. The researcher is of the opinion that holiness, unlike some other concepts like love, faith or calling, is possibly of a more abstract nature, hence the difficulty in getting an exact grip on holiness from the perspectives of the respondents. While the term was used by several respondents, on further questioning many of them seemed unsure as to the exact connotations and context that the concept of holiness entailed. The interviews did however provide the researcher with meaningful and interesting insights, as recorded in the research report.

Three ideas emerged with regard to the holiness theme, namely the meaning of holiness, the application of the holiness of God and the application of the holiness of man. Respondents agreed that the meaning of holiness in a broad sense is to be separated, to be unlike the norm, to be weird or peculiar in a way that is distinctively different. Respondents did not offer the concept of being holy as something that is superior to others, as a matter of fact a number of respondents made mention of the fact that holiness can be easily identified with in a wrong way, that is to say that people who consider themselves to be holy might be of the opinion that they are better than the rest, or that holiness is offered in such a way to people outside the Christian religious grouping that they may feel put off or excluded. Holiness is not based on accomplishment or membership of some form of an elite association based on the character or status of an individual. Holiness simply means that an individual is intentionally mindful of not instinctively conforming to the carnal desires of the flesh and the desires and opinions of society at large. Separation, in the way that holiness is presented in the Christian faith, is a consequence of putting God first and seeking His will in all things, being firmly rooted in Him and being sensitive and obedient to the directives of the Bible and the prompting of the Holy Spirit, thereby separating oneself from sin.

Righteousness suggests being in right standing with God, this is something that no human can accomplish apart from through the blood sacrifice of Christ; righteousness is therefore a gift, that is taken hold off by grace, and through faith in the work of Christ (Ephesians 2: 8). The Bible is clear on the fact that the wages of sin is death (Romans 6: 23) and that no human being on the face of the planet is without sin (1 John 1: 8; John 8: 7). Only through acknowledging that man falls short of God's requirement of purity and moral flawlessness and by accepting the gift of righteousness, through the ransom Christ paid on the cross for the sin of entire humankind, can an individual be brought into right standing with God. The Christian is not saved by good works, but rather for good works (Ephesians 2: 10), good works are not a means to achieve right standing with God but rather an outflow from the life of an individual who has accepted the gift of righteousness through faith. Holiness then, is something that flows from such a life of right standing with God; it is attainable for every believer to live a life of holiness, from a position of righteousness. Holiness does not mean to have authority over others, it is to have

authority and reign over the sinful nature of 'self'. To live 'holy' is to overcome the power of sin in oneself and in the world by adopting a kingdom mindset and demonstrating a Christ-likeness of authority and discipline. The line between holiness and righteousness can appear blurred if either righteousness is seen as a performance-based effort to please God or if holiness is seen as an optional element of the Christian walk or as something that requires no involvement, devotion or effort on the part of the believer.

The holiness of God is what makes possible the holiness of His followers. Psalm 97: 12 states: "rejoice in the Lord, you [consistently] righteous (upright and in right standing with God), and give thanks at the remembrance of His holiness" (Amplified Version). Jesus was set apart from humanity, He overcame sin and conquered death on behalf of humankind (1 Corinthians 15: 54 - 58) and thereby paid the penalty for sin, which is eternal damnation. He redeemed His followers from paying the penalty for sin, yet Christ did not remove sin or humans' ability to sin, He did away with the penalty for those who accept His saving work by faith and made it possible for His followers to demonstrate their willingness to provide evidence of their faith through their actions. This concept might be analogised by saying that Christ opened a door but the choice to walk through that door or not remains entirely up to the individual.

In the following verses it is made clear that holiness is a command to Christians, it is for that reason neither optional nor impossible to attain:

"13 Therefore, with minds that are alert and fully sober, set your hope on the grace to be brought to you when Jesus Christ is revealed at his coming. 14 As obedient children, do not conform to the evil desires you had when you lived in ignorance. 15 But just as he who called you is holy, so be holy in all you do; 16 for it is written: '*Be holy, because I am holy.*' 17 Since you call on a Father who judges each person's work impartially, live out your time as foreigners here in reverent fear. 18 For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your ancestors, 19 but with the precious blood of Christ, a lamb without blemish or defect. 20 He was chosen before the creation of the world, but was revealed in these last times for your sake. 21

Through him you believe in God, who raised him from the dead and glorified him, and so your faith and hope are in God” (1 Peter 13 - 21 Amplified Version).

The idea of detachment or separation from the ways of the world, particularly from secular moral perspectives, is further illustrated by the following passage found in 2 Corinthians 6: 14:

“Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness” (Amplified Version)?

This passage above does not imply that Christians may not socialise or come together with non-Christians, or even work with them or for them. Being yoked together speaks of working toward the same goal and serves as a reminder that God’s purposes are often different from the purposes of the secular world. An example of this might be that the secular goal of a business might be to maximise shareholders’ value to create excessive wealth for the owners while a Christian understanding of a business’s goal might be to provide a vehicle that can advance God’s kingdom and influence people’s lives in a positive way. What God is encouraging His followers to do is not to conform to the patterns of the secular world. He reminds them to always be mindful of the process of change that He is undertaking in the life of every believer, specifically to renew their minds and align their thoughts with His goals and purposes. God encourages His followers to be open to this process and to distance themselves, so to speak, from the customs and practices of the world, in other words to be separated in a sense - that is to be holy - and sold out to God, as the scripture below clearly illustrates:

“Do not be conformed to this world (this age), [fashioned after and adapted to its external, superficial customs], but be transformed (changed) by the [entire] renewal of your mind [by its new ideals and its new attitude], so that you may prove [for yourselves] what is the good and acceptable and perfect will of God, even the thing which is good and acceptable and perfect [in His sight for you]” (Romans 12: 2 Amplified Version).

The concept of holiness was further described by participants by way of the analogy of fruit. In Romans 6: 22 the apostle Paul talks about a life that turns out the fruit of holiness. The quality of fruit produced by a tree is among other things dependent on the nourishment and water taken up by the roots. A tree that is firmly rooted in fertile soil has the potential to produce high-quality fruit. The Bible states in Matthew 7: 20 that a tree shall be recognised by the kind of fruit it produces. The quality of the fruit a tree carries conveys something about the nourishment it has access to. A life of holiness is not merely a matter of being separated from the patterns of the world, it is vitally important and neglecting it can hold an individual back considerably, but the source of holiness for believers, resembling the concept of fertile soil producing quality fruit, is Jesus Christ Himself. He equates Himself to a vine and His followers to the branches that are grafted into the vine in order to produce fruit:

“4 Dwell in Me, and I will dwell in you. [Live in Me, and I will live in you.] Just as no branch can bear fruit of itself without abiding in (being vitally united to) the vine, neither can you bear fruit unless you abide in Me.

5 I am the Vine; you are the branches. Whoever lives in Me and I in him bears much (abundant) fruit. However, apart from Me [cut off from vital union with Me] you can do nothing” (John 15: 4 - 5 Amplified Version).

The above passage demonstrates that the practice of holiness is not possible by human strength alone as it requires obedience and commitment to the source of holiness - which is Christ - and plays out practically by applying what God brings to mind and bearing fruit.

5.8 DISCIPLESHIP

Numerous interview participants mentioned the concept of discipleship. A ‘disciple’ is the only Biblical definition of a Christian, as it is framed in the Bible passage known as the great commission, given by Jesus to His disciples, as found in Matthew 28: 19 -20:

“19 Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 and teaching

them to obey everything I have commanded you. And surely I am with you always, to the very end of the age” (New International Version).

A disciple is different from a convert since a disciple is converted and equipped in such a way that the person can convert and equip others, implying that there is a distinctive focus on duplication. This emphasis can be described by way of an analogy: when an individual is taught to drive a car the goal can be achieved and the person might become an excellent driver. However if a person is taught how to teach others to drive a car, the goal of the individual’s tuition becomes something entirely different. The reason for this is because in order to be able to teach others about a particular subject, a person must acquire a certain degree of knowledge about the subject matter and also demonstrate a high level of proficiency in that area. When Jesus started His ministry He did not surround Himself with thousands of people all the time, He selected twelve men and called them disciples. He implemented a focus of depth with a few men rather than a focus of width with many. The time He had with these men allowed intimate relationship with them and was spent teaching them by His words and through His actions and encouraging them to follow His ways - to become like Him and be a vessel shaped in His likeness (Galatians 2: 20). When He gave them the great commission and asked them to make disciples of all the nations, He essentially proposed that they go out and reproduce themselves in others in the same way He had reproduced Himself in them. It was God’s plan from the beginning to reproduce Himself in people and Jesus is accordingly called the first Son of many, the firstborn among many sons and daughters of God, who have the likeness of Christ, as outlined in the passage below:

“For those whom He foreknew [of whom He was aware and loved beforehand], He also destined from the beginning [foreordaining them] to be moulded into the image of His Son [and share inwardly His likeness], that He might become the firstborn among many brethren” (Romans 8: 29 Amplified Version).

The scripture found in Colossians 1: 27 states the following: “to them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory” (New International Version). In this passage in

Paul's letter to the Colossians, he is talking about the body of Christ - which is the church - and explaining that the church carries inside of it, something wonderful that he calls the hope of glory. There is something in the church, which is the individual followers of Christ that make up His spiritual body, that reflects something about the goodness of God, and is made available to the world to see and experience. God's glory is a term that is associated with the goodness of God, in the Biblical account below an event is described where Moses asks God to show him His glory; God is happy to allow Moses' request and answers Moses with the words, 'I will cause all my goodness to pass in front of you':

“17 And the Lord said to Moses, 'I will do the very thing you have asked, because I am pleased with you and I know you by name.'

18 Then Moses said, 'Now show me your glory.'

19 And the Lord said, 'I will cause all my goodness to pass in front of you, and I will proclaim my name, the Lord, in your presence. I will have mercy on whom I will have mercy, and I will have compassion on whom I will have compassion'" (Exodus 33: 17 - 19 New International Version).

The hope of glory that the church offers to the world is a taste of God's goodness, which is part of God's character, and is expressed by followers of Christ because they carry something of the nature of God inside of them. In this regard, Christians are likely to affect the lives of other people with the hope they carry inside of them - people are drawn to a visible reflection and manifestation of the goodness of God. Christians are reminded in the Bible that they are the salt and the light of the world (Matthew 5: 13 - 14), implying that they have influence in people's lives; they are also encouraged to be bold carriers of the light inside of them (Matthew 5: 16) and to bear fruit to the world that demonstrates God's character inside of them (Matthew 7: 18 - 20).

The method Jesus followed to build into the lives of His disciples could be described as a 'pull' approach rather than a 'push' approach. He never forced people to believe what He believed or do things the way He did them. He ministered to the few men

that followed Him through the normal day-to-day events they experienced together and by the relationships that grew between them and Himself. He invested thoroughly in the relationships He had with His men and reproduced Himself in them to the degree that Jesus Himself remarked that there would come a time when the ones that believe in Him would replicate the things He did and would even perform greater works than He did (John 14: 12). Disciples start out as sons and become fathers in due time, as in the natural development in life, a father prepares a son to become a father himself and the same holds true for spiritual fathers and their spiritual sons. The apostle Paul also followed a pull approach with people and without being coercive or manipulating lovingly encouraged others to follow him in the ways of Christ: “pattern yourselves after me [follow my example], as I imitate and follow Christ [the Messiah]” (1 Corinthians 11: 1 Amplified Version).

Marketplace ministers are ideally positioned in the ministry platform that business provides, to disciple others, to invest in others by way of serving, teaching, directing, encouraging and loving them. Business frequently provides a setting that allows influence in people’s lives to a much greater extent than traditional congregational meetings for instance allow. An individual might spend an hour on a Sunday morning at a church gathering, but spend eight hours a day for five days in a job employed by a Christian businessman. Respondents agreed that there is nothing wrong with local congregations or the work performed by congregational church leaders but that God is calling marketplace ministers to work hand in hand with pastors and teachers to have a Godly influence in people’s lives since many who do not set foot in a church building can be reached via a platform made available by business and great discipleship work can be accomplished in this way. It was also recorded that businesses are not meant to become churches in the traditional sense, or to facilitate prayer meetings the whole day, that is not what God is intending with or expecting from the initiative of marketplace ministry. Businesses are set up to offer goods or services and turn out profit and it is only by the unique position and design of SMEs that they incidentally provide an exceptional platform for influence. Also pointed out during the interviews, and in line with the above, is the fact that actions often speak louder than words. Respondents indicated that a Spirit-filled life that demonstrates and institutionalises Biblical values, goes a far way toward making others aware of and seeking for the goodness and loving kindness of God. A respondent (No 15)

indicated that God's true riches are people and said meaningful and insightful benchmarks in a small business are the people's stories. He added that what is revealed in the people's stories might also be reflected in the bottom line.

5.9 DISCERNMENT

Discernment emerged as a theme since it was brought up by numerous respondents. Discernment is a critical factor in the life of a business person, as there are many important decisions to be made that can affect the lives of others and the wellbeing of the business. It was clearly pointed out by the participants that things are not always what they seem to be and that the Christian businessman who does not conduct business with an acute sense of awareness and discernment will get burnt. Discernment comes to a believer from two sources, the indwelling Spirit of God and the Bible.

Discernment is a gift of the Holy Spirit; it is available to every believer and operates in the realm of the spirit. The spirit realm of a human is the place where God works, where the indwelling Holy Spirit is situated in a re-born individual. An individual can receive revelation from God through the Holy Spirit and it enters through the spirit of an individual. The soul is not able to receive revelation; it operates instead on information and is the part of a human being that includes the will, emotions and intellect.

Christians are led by the Holy Spirit and they can, by choice, be sensitive and obedient to the prompting of the Holy Spirit in their inner man, and as a result, do what is known as walking by the Spirit. The Bible states in Romans 8: 14: "for those who are led by the Spirit of God are the children of God" (New International Version). This implies that they are living from the inside out, primarily assessing situations and making decisions by being in tune with the Holy Spirit, in other words, being open to the direction of the Holy Spirit versus operating from their senses and their carnal nature. There is a constant flow of revelation from the Holy Spirit available to every believer, it is like a river constantly carrying fresh water to a dam - it is however possible to open and close the sluice to that dam like a tap or a gate and the flow can as a matter of fact be disrupted or completely shut off. Godly wisdom comes from God. For a person to tap into that divine wisdom it is necessary to intentionally

yield to the guidance of the Holy Spirit. To yield to the Spirit of God is a conscious decision, the Holy Spirit is timid and gentle, He speaks into the inner man of a believer, He is not pushy and He does not shout. Jesus leads and guides His followers through His Holy Spirit; He deposits His will and plans into the minds of His followers. To acquire the mind of Christ a person must learn to put aside his/her own insight and understanding, as set out in Proverbs 3: 5: "trust in the Lord with all your heart and lean not on your own understanding" (New International Version). There is a learning curve in allowing the Holy Spirit to lead an individual, the more a person relies on the Holy Spirit to lead and to guide him/her in decisions of everyday life the more it becomes a habit and a lifestyle.

There is always the possibility of operating from a purely carnal mindset - the enemy within, so to speak, that is located in the mind of a person - but an individual's spirit can have charge over his soul by being in tune with the Holy Spirit of God. There is a battle in the mind, where the carnal nature of a person fights for control of a person's being over a Spirit-led way of operation. The Bible has a lot to say about the mind as illustrated in the passages below:

"for Who has known the mind of the Lord so as to instruct him? But we have the mind of Christ" (1 Corinthians 2: 16 New International Version).

"1 Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God - this is your true and proper worship. 2 Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is - his good, pleasing and perfect will" (Romans 12: 1 - 2 New International Version).

"Let this same attitude and purpose and [humble] mind be in you that was in Christ Jesus: [Let Him be your example in humility]" (Philippians 2: 5 Amplified Version).

"For God did not give us a spirit of timidity (of cowardice, of craven and cringing and fawning fear), but [He has given us a spirit] of power and of love

and of calm and well-balanced mind and discipline and self-control” (2 Timothy 1: 7 Amplified Version).

Through relationship with the Lord, by studying the Bible and by being open to the guidance of the Holy Spirit, a Christian’s mind is continuously being renewed, they think differently about things and their minds increasingly align with Christ’s purposes. One respondent (No 12) explained the concept of discernment as follows: First of all God directs His children, as demonstrated by the Bible in this passage found in Proverbs 20: 24: “A person’s steps are directed by the Lord. How then can anyone understand their own way” (New International Version)? The respondent indicated that God uses any mechanism at His disposal to accomplish that. God can direct the steps of a person through circumstances or through interaction with other people, and most of the time a person will not necessarily even know or understand that God is actively at work in determining the outcomes all around a person, and as a result directing the steps of that individual. “He changes the times and the seasons; He removes kings and sets up kings. He gives wisdom to the wise and knowledge to those who have understanding” (Daniel 2: 21 Amplified Version). Then, the respondent continued: there are times when God leads him in a situation or a decision about something or someone where he has no idea what to do and God provides direction by a still, small voice in his inner man, as the passage in Isaiah 30: 21 shows: “And your ears will hear a word behind you, saying, This is the way; walk in it, when you turn to the right hand and when you turn to the left” (New International Version). The respondent said that there were occasions when God spoke into his circumstances like this, when decisions were to be made like: ‘Do I continue with this transaction or not?’; ‘Do I hire this individual or not?’; ‘Should I buy this land for the new plant or not?’ This type of decision is a left or right decision, as the abovementioned scripture shows, it can be the difference between the right or the wrong decision, or the good option and the not so good option. Then there were times when there were not necessarily a left or right decision to be made but something in the spirit of the respondent alerted him, as if God wanted to draw his attention to something. Often this type of discernment came as a warning, the respondent believed. The respondent further explained that things can change quickly in the business environment, one law can change and that might affect the whole business landscape. God is however not surprised by changes and the

respondent testified that God had directed him beforehand on a number of occasions to guide him safely through events that could potentially cause major problems in his business. Many respondents explained that they often found themselves in situations where a scripture they read popped up in their minds out of nowhere and provided them with an answer to an issue on their table at that point. The remarkable thing about discernment is that it opens the eyes of a believer to the unseen, the not so obvious, that can significantly affect outcomes in a business. Then there are many times, respondent No 6 explained, where he does not have a moment of divine insight, so to speak, in his inner being, where God does not necessarily speak into his inner being concerning a particular matter, but that does not mean that God is not present in those times. The Bible says in Psalms 119: 130 that the words of God provide insight and understanding: “the entrance and unfolding of Your words give light; their unfolding gives understanding (discernment and comprehension) to the simple” (New International Version). By reading the Bible on an ongoing basis, the mind is renewed and a person acquires more Godly wisdom, the ideas that occupy the mind of such a person are increasingly infiltrated and filtered by God’s wisdom. So then is the daily walk of a Christian businessman directed and influence by this inner reservoir of God’s word. One respondent (No 19) indicated that he believes he makes good decisions because he is full of the word of God, there is not always a divine moment of inspiration or a voice in his inner man, but because he is rooted in God’s word his thoughts are nevertheless Godly inspired. In this respect it is not necessary to become overly spiritual in the day-to-day running of things in a business. Another respondent (No 4) said that the status quo is not always what the Holy Spirit directs; he is very sensitive to the guidance of the Holy Spirit. The respondent gave the following example of the way he dealt with a non-performer: this individual was skilled in his work but had a terrible attitude toward company principles and practices and dismissal was on the cards for him. The owner-manager however felt that God instructed him not to follow the dismissal procedure and give the individual grace, much more grace in fact than he deserved, and the outcome of this was after all very positive for the individual and the business. He believes he was able to discern God’s will for the situation and trusted Him completely and that God rewarded his obedience with a favourable outcome. Hundreds of decisions are made without specifically praying about every decision or waiting for an inner voice. Discernment can be as simple as staying within the boundaries of inner peace, a

mechanism that is by design functioning in the life of a Spirit-filled, Bible-loving Christian. The wise businessman is aware of a very powerful flow of God's wisdom available in every aspect of business and seeks for and draws on it all the time: "The heart of the discerning acquires knowledge, for the ears of the wise seek it out" (Proverbs 18: 15 New International Version).

5.10 LOVE

The term love was frequently mentioned during the interviews and is included as a theme. Love is central in the life a Christian, love is everything, and love is the powerful driving force that brings forth joy, peace and goodness in a harsh and darkening world. More books probably have been written about love than about any other subject. People want and need to be loved, and they want to extend love, that is part of the intricate design that is in every human. This awe inspiring and sobering scripture appears in 1 John 4: 8: "Whoever does not love does not know God, because God is love" (New International Version). This verse makes it clear that God is the true source of love, and that people's ability to love comes from the fact that they are loved by Him. Love is, in that regard then, a reflective action: loved people love, people can only reflect and pass on that which they have, a person cannot give something he does not have. This is the starting point when talking about love, God loves humans first, and that is why they are able to love Him back and also love others: "we love because He first loved us" (1 John 4: 19 New International Version). It is clear that the ability to love comes from God, He is the ultimate source of love and human beings touched and filled by His love can love others.

What is love? A Biblical definition of love can be found in the scriptures in 1 John 3: 16: "This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters" (New International Version). The passage goes on to state in verse 18 of 1 John that love is an action: "Dear children, let us not love with words or speech but with actions and in truth" (New International Version). Love is made visible and tangible through actions. Furthermore, love is ultimately about people, yes animals and the environment are included and are looked after as a result of and motivated by love, but God's heart is, to start with, about people, or as the Bible calls them, 'our brothers and sisters'. The Bible demonstrates further in the following passages that love is not genuine if

people do not demonstrate love by the way others are treated: “whoever claims to love God yet hates a brother or sister is a liar. For whoever does not love their brother and sister, whom they have seen, cannot love God, whom they have not seen. And he has given us this command: Anyone who loves God must also love their brother and sister” (1 John 4: 20 - 21 New International Version). Christians should lay down their lives for others, as Christ laid down His life for them, this implies that Christians, as imitators of Christ, should live with an attitude of selflessness and a genuine concern for the wellbeing of others.

A number of respondents testified how God took them on a personal journey of healing and restoration to take care of the wounds that they had acquired throughout their lives. The world is a place that brings about hurt in every individual; nobody progresses through life totally unharmed and free of emotional wounds. The problem with wounded people is that hurt people hurt others, again they can only give what they have, and therefore God is busy working in every believer, lovingly touching them through a process of healing and restoration - a vital element in the journey of a Christian. It is only when people can fully comprehend and accept the great love God has for them that they can reflect that and pass it on to others. People do not feel unloved because God does not love them, on the contrary, His love is constant and unconditional, and in no way dependent on anything but Himself and His commitment to mankind and His delight in them: “Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning” (James 1: 17 King James Version). If people understand that God loves them they can love others and also love themselves. The scripture in Galatians 5: 14 states the following: “For the whole Law [concerning human relationships] is complied with in the one precept, You shall love your neighbour as [you do] yourself” (Amplified Version). There are people in the world who do not love themselves though, which causes grave unrighteousness and endless misery in the world.

Christians are able to touch the lives of people through their businesses, because it presents such an outstanding platform of influence. Many respondents, who view their businesses as an outstanding ministry platform, gave testimonies of how they were able to touch the lives of others through their calling as business people. As

stated above, love is demonstrated in actions, and business people are ideally positioned to have practical influence in the lives of others. Many respondents expressed a strong sense of responsibility for the wellbeing of their personnel, as well as a responsibility to tangibly serve their staff by investing time and financial resources to be of assistance in addressing physical and emotional needs. The researcher recorded this phenomenon as a common thread throughout the interview sessions, that is to say, a genuine respect and concern for people. A respondent (No 9) shared an account of one of his female employees who was deeply troubled by her sick child. She had seen several medical experts but they could not quite nail the problem and the woman was very worried about the child's wellbeing. The business owner went to a great deal of effort to assist the woman and found a practitioner that solved the problem. The respondent testified that Godly love might cost one time, effort and money since Godly love is often fulfilled in action and is a sacrificial love. Another concept revealed through the interviews was the willingness and in actual fact the desire of the respondents to help their staff develop. Christians who understand that there is giftedness in them, a God-given endowment that is put in them to achieve a transcendental purpose, also find it easy to recognise the giftedness in others. They do not only recognise the potential in others but desire to see it mature and be put to use, and a business environment often provides an excellent setting to develop people in.

A number of respondents mentioned that a regular practice in their business is to pray together, not only for the business but also for each other's needs. Some talked about the importance of inviting a business coach from time to time to provide hands-on input with regard to personnel development. Treating staff well was a prominent idea brought up by the majority of respondents but loving people means much more than that. Many respondents also commented that to love is to do their jobs well and to make the best of the talents and gifts they were given in order to serve humanity is a fundamental expression of love. To offer excellent service to your customers and to treat everyone with whom you do business with dignity and respect is to love. To pay suppliers on time and treat them appropriately is to love. A number of respondents pointed to the practical aspects of love that are highlighted in the Bible and found in passages such as the section found in 1 Corinthians 13: 4 - 8:

“4 Love is patient, love is kind. It does not envy, it does not boast, it is not proud. 5 It does not dishonour others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. 6 Love does not delight in evil but rejoices with the truth. 7 It always protects, always trusts, always hopes, always perseveres. 8 Love never fails. But where there are prophecies, they will cease; where there are tongues, they will be stilled; where there is knowledge, it will pass away” (New International Version).

The scriptures above provide valuable guidance on how to love in a practical manner, as do hundreds of other scriptures in the Bible. There are lots of opportunities to become impatient in a business environment; there are often opportunities to boast. Dishonouring others and pursuing one’s own interests are often the order of the day. Anger outbursts, lying, deceiving through wicked tactics, these are not a strange occurrence in the business world. The business landscape lies full of ruined relationships, bitterness and revenge. The Bible puts a refreshing angle on love and the power of love to restore, to protect, to bring hope and trust and justice and liberty, all of which can take place through the hands of divinely inspired business people, who are loved by God, who laid down His life to demonstrate the great love He has for people. Paul, in his letter to the Ephesians prays that Christians will understand the width and the height and the depth of God’s love for them, because therein lies the secret for people to love God, self and others:

“16 I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, 17 so that Christ may dwell in your hearts through faith. And I pray that you, being rooted and established in love, 18 may have power, together with all the Lord’s holy people, to grasp how wide and long and high and deep is the love of Christ, 19 and to know this love that surpasses knowledge - that you may be filled to the measure of all the fullness of God” (Ephesians 3: 16 - 19 New International Version).

5.11 RELATIONSHIP

God is a God of relationship, He is intensely interested in having intimate relationships with His followers and because people are made in the image of God, they are also relational creatures by design. A personal relationship with God is a

key element of the Christian walk. God is not a set of rules and principles or a distant being, unconcerned about the details in the lives of believers; instead He is actively involved in the dealings of everyday life (Job 36: 5). A new believer is born into the kingdom of God through faith and by grace, by confessing to having a sinful nature and admitting the need of a saviour for salvation from sin and its punishment, which is eternal death. From the moment of being born again onwards, the believer stands in a personal relationship with God, not unlike the relationship of a child with a parent. God loves - to the degree that Jesus laid down His life for people - God also teaches and instructs, He disciplines, He comforts, He guides, and He preserves and provides for His children. Similarly, as a child has a relationship with a parent, so God's children stand in a fully functional, two-way relationship with Him. His children can communicate with Him, enjoy His company, make their feelings and desires known to Him and trust Him as a source meeting material, emotional and spiritual needs.

The next level of relationship in Christianity that builds on the premise of personal relationship between God and any individual following Him is the relationship of God with the church, or the collective body of believers. The church is of course made up of individuals, but can also be viewed as an intricate organism, a combined community of likeminded individuals that are held together by their religion, forming a body that exists beyond the boundaries of time and space. Jesus spoke about the church before His crucifixion, as in this passage found in Matthew 16: 18: "And I say also unto thee, That thou art Peter, and upon this rock I will build my church; and the gates of hell shall not prevail against it" (King James Version). From the above scripture it is clear that Jesus Himself builds the church and that His followers are, like living stones, being built into a spiritual house (1 Peter 2: 5). Jesus also gives the promise in Matthew 16 that the church will not fail in the mission He has for it, in that the so-called gates of hell, the opposition of Satan in its full force, shall not successfully stand against or ultimately destroy the church. The church has a body and a head, Jesus was appointed by God as the head of the church and similarly a spiritual body was given to Him by God - the assembly of individuals accepting Him as their saviour and joining the fellowship of believers in the Christian faith community, as shown in Ephesians 1: 22: "and God placed all things under his feet and appointed him to be head over everything for the church, 23 which is his body,

the fullness of him who fills everything in every way” (New International Version). Christian business people draw strongly on the Biblical analogy, found in 1 Corinthians 12: 12, of a head, taking responsibility for and providing directives to a body, that is made up of various different organs and elements, all purposefully designed to fulfil a particular function: “for just as the body is a unity and yet has many parts, and all the parts, though many, form [only] one body, so it is with Christ [the Messiah, the Anointed One]” (Amplified Version).

The role of the church is to provide a dwelling place for God through His Spirit in the lives of His people, to allow God to have a presence in His followers. The purpose of the church is for God to have influence in all of humanity, by way of His presence in His body of believers. The Bible states in Acts 17: 24 that God does not dwell in buildings made by men: “the God who made the world and everything in it is the Lord of heaven and earth and does not live in temples built by human hands” (New International Version). God dwells in the spiritual building made up of His followers; He deposits Himself in the body that is His church and knits them together by the Holy Spirit. The church has been in existence for centuries, it is a divinely constructed organism, not a human inspiration nor is it being built by human strategies. The Bible shows that God builds in a ways that humans cannot, it might be applicable to many topics, but certainly so to the church: “Unless the Lord builds the house, the builders labour in vain” (Psalms 127: 1 New International Version).

The church has two focuses, an internal and an external one. The success of the external mission is in a sense dependent on the internal state of the organism, not unlike a warfare situation where one could argue that an army is only as strong as its soldiers, which involves their training, their weapons, their communication, their health, their intelligence, their leadership and so on. Sick soldiers in war may lead to more casualties, so can ineffective communication, bad training, erroneous information or lack of training in the use of their weapons. The church has a mission to accomplish, the Biblical great commission, given by Jesus Himself to His first disciples and found in the gospel of Matthew in Chapter 28: 19: “therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit” (New International Version). The church is the vehicle by which God will accomplish the great commission. The commission was not issued to

individuals but to the church as a team; the success of this mission however, is dependent on the efficiency of individuals - the members of the church - and dependent of their teamwork. Members of the church need each other, even Jesus did not carry on by Himself, He handpicked a team of men to accompany Him in His mission, and so it is with every Christian, they are not supposed to and cannot properly function in isolation, but relationships always play an integral role in any move of God and in the lives of people in whatever they are busy with, pertaining to the work of the Lord. Respondents reported on a new paradigm among believers, a fresh realisation that they are not merely church members, or attendees of a church meeting, they are in fact the church, they are the very building blocks that make up the church. Membership of the church is not an optional matter to them, it is the very fibre of a believer's existence - a baby is born into a family, and so is a believer born into a spiritual family that is called the church. Many members of the church of God might be trapped in an erroneous paradigm and do not fully realise the implications of their identity as living stones or some of them may be under the impression that attending services in a congregation is the ultimate fulfilment of church membership, but God is continuously busy with the church, bringing fresh revelation to His body through the Holy Spirit, as He promised He would (John 16: 13).

A believer first of all stands in a personal relationship with God, secondly in relationships with other members of the Christian faith, in expanding circles of association from home prayer groups and local congregations to the worldwide body of believers, and thirdly in relationships with people outside the Christian religious grouping. Members of the Christian faith can be compared to the cells in a living organism that operate in a delicate harmony of sustaining and depending on one another: they carry each other's burdens (Galatians 6: 22), encourage one another (1 Thessalonians 5: 11), serve one another (Galatians 5: 13), confess their sins to each other (James 5: 16), find wise counsel in a multitude of counsellors (Proverbs 15: 22), shape one another (Proverbs 27: 17) and are regarded as 'family' of one another, brothers and sisters in Christ (Matthew 12: 48 - 50). Although there certainly exists a Biblically sound, special type of cohesion between members of the Christian faith, chances are that the behaviour of such a close-knit coalition of individuals might create the idea of exclusivity. Respondents pointed out that the ultimate commission of the church is to go into the world (Matthew 28: 19 - 20) and connect

with all people in a loving manner, so it can be seen that the practical concept of church and the elements of relationship find meaningful expression in the realm of business. A number of participants made mention of the fact that business is essentially about people; businesses in every sector of society involve people, hence business provides an exceptional platform to connect with and reach people. A respondent (No 15) indicated that God changes people's hearts through personal relationships, and similarly he is very concerned about heart issues and does not motivate people primarily through extrinsic motivation, but rather intrinsically via relationships.

Respondents' ideas around the relationship theme further revealed that family relations are important to them. Numerous participants made reference of the fact that business owners can easily find themselves in situations where they are so tied up in their work that their families' need for their attention might be suffering. Respondents indicated that there is a huge price tag associated with neglecting one's family and explained that God views the societal structure of healthy families as vitally important. For this reason a recorded value of Christian business people, as based on their religious position, is that they cherish their family time and tend to limit business activities outside the normal business time frames as far as possible. Several respondents also indicated that being a business owner-manager provides them with a certain degree of freedom that allows them to spend extra time with family members that would not necessarily have been possible if they were otherwise employed.

5.12 ANOINTING

Anointing is a supernatural, God-given capacity that allows a person to perform some or other task with an increased skill or ability that is above their normal capability. Respondents indicated that God's anointing on them was not something that they had any doubt about or wondered whether it was genuine or not; they reported that they knew very well that it was not their 'own ability' or their 'own insight', when referring to examples of how God touched them through a supernatural anointing. Anointing is also reported to be not so much a case of a miraculous Godly intervention, but can be more accurately described as a co-working relationship between God and an individual. Respondents indicated that

anointing is not something extraordinary in the sense that it takes them away from where they normally are or what they normally do or puts them on a spiritual high, but that they experience it in the normal day-to-day activities of their business lives. God's anointing strengthens and equips them to have influence in the sphere of community they are called to work in and it is not a rare occurrence, but rather an ongoing manifestation in the life of a believer, and that is rooted in an intimate personal relationship with God through the Holy Spirit. 1 John 2: 27 contains the following relevant scripture: "As for you, the anointing you received from Him remains in you, and you do not need anyone to teach you. But as His anointing teaches you about all things and as that anointing is real, not counterfeit - just as it has taught you, remain in Him" (New International Version).

Anointing is normally given to an individual in a specific matter or focus area that creates in that individual the ability and capacity to become a subject matter specialist. It is often heard in church circles that someone is seen as an anointed teacher or an anointed preacher or healer. Similarly God anoints his marketplace ministers to accomplish their God-given tasks through gifting and talents plus the authority of a transcendental endowment through the Holy Spirit. The account of the erection of the tabernacle, which was the sanctuary or dwelling place of God in the old covenant, is found in the Old Testament and illustrates how God anointed ordinary workmen to perform this important task under Moses' direction: "3 and I have filled him with the Spirit of God, in wisdom and ability, in understanding and intelligence, and in knowledge, and in all kinds of craftsmanship, 4 To devise skilful works, to work in gold, and in silver, and in bronze, 5 And in cutting of stones for setting, and in carving of wood, to work in all kinds of craftsmanship" (Exodus 31: 3 - 5 Amplified Version). This passage illustrates that there is nothing secular in the vocation of ordinary believers, that there is no distinction between the traditional vocations of a so-called sacred versus secular types and that every believer is called to play a part in the work of God. When people do what they are called to do God puts His anointing on them to perform that task in excellence, and that is nothing other than a sacred vocation. A respondent (No 15) explained that the anointing that comes on him when he preaches at a local congregation or prays for someone in a desperate situation can best be described as a supernatural expansion of his own natural ability; similarly, the respondent indicated that he is aware of God's anointing

on him in his business life. He is always spiritually aware and he weighs decisions in his spirit, he has access to and draws on divine insight available to him through the Holy Spirit, in other word he does not rely solely on his own insight and own understanding in the day-to-day running of his business.

Respondents indicated that even though there is a definite consciousness of God's anointing on their actions and their words, it is not unusual to find themselves in a position of uncertainty and anxiety at times and that there is always a desperate awareness of their dependency on Him. On the one hand, anointing brings about comfort and effortless in the endeavours they undertake, but at the same time creates in them a dependency and a humble acknowledgement that without God's anointing they would fail, well knowing that God equips and strengthens them in their weaknesses. The apostle Paul touches on this when he says: "for when I am weak, then I am strong" (2 Corinthians 12: 10 New International Version).

Several examples of the respondents' accounts of how they functioned under a Godly anointing were reported. One respondent (No 18) who finds himself in the information technology environment reported that on several occasions he was faced with very difficult and complex problems with computer systems that went down or presented some sort of failure or error. This would often, at that moment, be accompanied by a tremendous amount of stress and emotional volatility, especially when there was a paying customer shouting and jumping up and down and complaining about down-time losses caused by the computer failure. In the midst of all this commotion, the respondent reported, he would shut out the noise and ask God to show him the cause of the problem - which in many cases could be ascribed to a variety of causes - and time and again he found in himself an idea that led him to the solution. The respondent reported that he knows for certain that the ability he obtained in those moments was more than his own and that he had seen this type of Godly intervention too many times in his own life to ascribe it to coincidence or some sort of fabrication in his imagination. This respondent said that he believes God is actively involved in his affairs, not only because he is a child of God but also because he is an instrument and co-worker with God and feels that God has taken co-responsibility for him and the business. He made reference to the scripture: "Behold! God is mighty, and yet despises no one nor regards anything as trivial; He

is mighty in power of understanding and heart” (Job 36: 5 Amplified Version). The respondent indicated that God is mighty but He is very much interested in every little detail in the lives of His people, and nothing is too small for Him to care about.

A respondent (No 9) reported that he was faced with a very difficult personnel matter at one time. He felt that he was with his back against the wall and that the options that he could exercise were first of all very limited and secondly not at all positive and beneficial to his business or his employees. As he was sitting at his desk one evening, pondering about the matter, feeling deeply troubled, incapable and downhearted he brought his problem before God. The following morning when he went into his office his trusted foreman asked him about the matter and what he was going to do about it, the two of them having gone over some less favourable options for a couple of days at that point. Then, at that instant, he said, an idea came to him from nowhere that would take care of the matter without any severe or long-term damage to anyone involved. He said as plain and simple as this course of action seemed then, he knows for a fact that God showed him the way out of his dilemma. He referred to the scripture: “A righteous man may have many troubles, but the Lord delivers him from them all” (Psalm 34: 19 New International Version).

A respondent (No 15) indicated that God’s anointing comes on him daily in his line of work in the healthcare environment. He explained that his contact time with any particular individual is limited and that he is aware of the fact that physical manifestations observed in patients are often associated with some form of underlying emotional diagnosis. He shared that on many occasions, he felt that God lifted a veil, so to speak, revealing the true nature and root cause of a patient’s disorder and that he often found himself not only prescribing medical agents, but also addressing emotional and spiritual matters. He is convinced that by identifying and addressing root cause factors, he is much more effective in his calling as a healthcare practitioner. He further indicated that often as he reflected over a particular patient and intervention, he felt the insight he had and the words he spoke were not his and that he was at that point simply a conduit for God’s work in the life of that individual. He also had several patients acknowledging and thanking him for allowing God to touch their lives through his hands. He defined anointing as ‘*God’s ability in me*’ - this implies that God allows him to operate beyond his natural ability.

He further stated that the realisation that he is a co-worker with the Almighty is nothing short of an awe-inspiring privilege that provides profound fulfilment and significance to him in his work life.

Respondents indicated that they are of the opinion that God wants them to operate in a specific sphere of influence and that they have a certainty about the fact that they should remain in that sphere and not move outside of that particular anointing. A respondent (No 4) illustrated this principle by saying that he felt called to be in the place where he is even though many people have told him that they would not be able to do what he does. His rationalisation of that is that God placed him there and equips him to fulfil his duty; he would be a 'dead duck' and would not last a month in some other positions, where God again calls and positions other individuals to accomplish their tasks. It is therefore not only crucial to understand where one's anointing lies but secondly to stay in the place where God plants one. Respondents indicated that God's anointing provided them with absolute joy, blessing on their work and with God's divine protection.

5.13 INSEPARABLE DIMENSIONS OF LIFE

A very prominent theme that was brought up by the participants is the view that their business lives cannot be separated from their spiritual lives. The Christian identity is not something that can be put on and removed like a garment at will. If a believer is born into the kingdom of God that person receives a new identity, as illustrated in 2 Corinthians 5: 17: "therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new" (King James Version). This new identity is at the core of who that particular human being is, it is central to that person's every word, thought and action, and it fundamentally upholds and undergirds an individual's worldview. The notion that the Christian identity can be worn to church on Sunday and left at home on Monday is totally absurd. Many of the respondents reported that they could very well remember, in their lifetime still, how faith and business were commonly separated and were not thought of as being out of the ordinary.

One respondent (No 16) related that his father was not only a very successful business man, but also a very prominent member of his local congregation. He said

what was remarkable though was that his father was two different people on a Sunday morning at church and later during the week when the factory electricity bill came. The participant continued by explaining that there is a notable shift in the way Christian business people view their work and their calling in the marketplace. Not too many decades ago there were some Christians who simply believed that they could not go into the business arena because business was '*dirty*'; others operated their business but did not marry their faith with their businesses at all, or at least not in any explicit fashion. A maxim like '*church is church and business is business, do not mix the two*' was the order of the day. One participant (No 13) observed that the notion of Christian business people's different personas in terms of their business lives and private lives is far from the truth and continued that, according to her, the Sunday service is only a family celebration; real church starts on a Monday morning. The way Christian business people think nowadays, and they have only had this revelation for a relatively short time, perhaps the past two decades, is that their whole life is an integrated expression of their identity, it is not delimited by geographical or cultural boundaries or influenced by any circumstances; where there is a Christian, there is a reflection and a representation of the identity of Christ; a visible demonstration of Christ-likeness in and through that individual.

The issue coming into play at the heart of this matter is the argument of the dual nature of a Christian, because those are essentially the two forces constantly at play in the lives of Christians and the determining driving force producing the outcome of hundreds of daily decisions. All men are, in their fallen state, in bondage to sin and motivated by the lust of the flesh, the lust of the eyes, and the pride of life (1 John 2: 16), that is: the old nature, the worldly nature driven by greed, lack and selfishness. The Bible states of the carnal nature of man "The heart is deceitful above all things, and it is exceedingly perverse and corrupt and severely, mortally sick" (Jeremiah 17: 9 Amplified Version). When a person gets born again and becomes a new creature with a new, Godly-inspired, spiritual nature, there occurs an instantaneous internal revolution leading to a gradual external transfer. With rebirth Christians acquire what some respondents referred to as a sense of separation in their conscious awareness, they are aware of an internal conflict that constantly takes places within them, between the old and the new nature. The old carnal nature that is utterly corrupt, selfish and deceitful is still present, but there is also present a new nature in

the born again, Spirit-filled believer. Paul talks about this internal conflict that every believer is faced with, in the Bible, as found in Galatians 5: 17: “for the flesh desires what is contrary to the Spirit, and the Spirit what is contrary to the flesh. They are in conflict with each other, so that you are not to do whatever you want” (New International Version). Satan wants believers to fulfil their carnal desires by immersing themselves in the works of the flesh, to operate from a selfish, ‘*what’s in it for me*’ mentality. God wants them to be an extension and a manifestation of Himself. So the predicament Christians are confronted with is the tendency to live from both these realms that they are alert to, in their conscious awareness.

The Bible makes it very clear that a person can only operate from one realm at any one moment. The decision made in a split second about how to treat the rude customer or what to say to the supplier offering a bribe can only stem from one source, the old nature or the new, not both. A Bible passage like Romans 12: 2 (New International Version): “do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is - his good, pleasing and perfect will”, sheds some light on this matter. The marketplace is where an individual would typically be tempted to function more from a carnal mindset. It is easy to be a good Christian at the tea table on a Sunday morning, not so easy to be one while faced by some of the challenging situations that life can throw at a business owner. This is something that a Christian should be on guard against. The Bible states that the only way out of this dilemma is to walk intentionally by the Spirit daily, by submitting the desires of the flesh to the desires of the Holy Spirit.

Respondents reported a strong awareness of the internal battle inside them but they gave wonderful testimonies of how God is faithful to meet them with His presence in the midst of difficult situations. They become progressively skilled in and comfortable with being constantly in tune with the Holy Spirit. External conflict stems from internal conflict. If a businessman is struggling with a double-minded attitude towards his business, temptation comes and turns a situation in the wrong direction very easily. The business man that wears a Christian hat on Sunday and a secular hat on a Monday is on a path to destruction; the Bible states in Matthew 12: 25: “any kingdom that is divided against itself is being brought to desolation and laid waste,

and no city or house divided against itself will last or continue to stand” (Amplified Version). It is evident that here is no room for compromise, in any situation, with regard to a Christian business owner’s faith. One of the questions in the interview schedule that was put to all twenty-two participants was: “do you think you can be the same person in your business life and in your personal life?” Not one respondent provided a negative answer to this question, as matter of fact some of the answers recorded was: “How can I not be the same person?” and “I have absolutely no problem being a Christian at home, at work, or in any other sphere of my public life”. The Christian identity is not so much a matter of *doing* than it is a matter of *being*. One respondent (No 5) referred to the passage in Matthew 5: 13 -16 that portrays Christians as the salt and the light of the world and explained that salt *is* salt, and light *is* light, the makeup of salt and light contains certain qualities that make it useful, and there is an emphasis of the transformational properties. He carried on by saying that the Bible states that he *is* the salt of the world and the light of the earth, it does not say he should do something or try to be salt and light, it is a matter of realising what his true identity is - ‘*doing*’ is born out of ‘*being*’ - in that lies a marvellous aspect of the Christian identity. Another respondent (No 12) also referred to the above passage and talked about the idea of lighting up a lamp and putting it under a bucket. He explained that everywhere he is and everything he does and says is a reflection of his identity as a Christian, he cannot cover that up or switch it off. Another facet of a totally integrated life of a Christian, as explained by a respondent (No 7), is that her life is not divided into separate compartments; she said she will often find herself in situations where she is aware of a divinely entwined intervention. An example of this is that she sometimes makes very little profit on one transaction, because she feels led by the Holy Spirit to do so, only to see how God makes up for it in another way. At times she feels directed by God to bless someone with a donation or visit someone at their homes during her office hours; something that does not really makes business sense, but she says her whole life is sold out to God and she obeys Him because He is her source and He is faithful in looking after her and caring for her every need.

The life of a Christian is completely integrated in everything an individual does and says and in every location they find themselves in, be it in a boardroom, an airport lounge or a church meeting. The aim in the business life of Christians is to be true to

their true identity, even though they are not perfect and do not have it all together, it is not only attainable, but brings about a wonderful peace and joy. The fruit of the Spirit includes joy and peace which is not surprising because central to being true to the Christian identity is to walk by the Spirit daily. The difficulties that a business presents will always be there, and Christians will always be faced with a duality in their conscious awareness, the two natures will always present an internal battle of some sort, but by submitting to the Holy Spirit intentionally, Christian business people can demonstrate a Godly character in any business situation.

5.14 THE CHRISTIAN LIFE JOURNEY

Many respondents mentioned that their lives as Christian business owners are a continuous journey and that they are a '*work in progress*' in the hands of God. There is a progressive process that takes place in the life of a believer, starting with the supernatural birth of a new believer and continuing throughout life as an ongoing process of transformation and sanctification of that individual. God transforms people by His Word, through His Holy Spirit, through life events and through interaction with others, that supernaturally shape their lives according to God's desire and in line with the purposes of His greater plan. God provides His followers with some perspective of this process taking place in their lives and they are aware of the fact that this journey, although often difficult, painful and tremendously challenging, is nothing other than a glorious and miraculous work of a formless pile of clay being shaped into a useful vessel in the hands of the Potter. Central to the Christian journey is the issue of an '*old*' nature, or a carnal mindset, that is being transformed gradually and increasingly to a higher, Spiritual mindset, respondents referred to as '*having the mind of Christ*' according to the scripture found in 1 Corinthians 2:16: "For who has known or understood the mind (the counsels and purposes) of the Lord so as to guide and instruct Him and give Him knowledge? But we have the mind of Christ (the Messiah) and hold the thoughts (feelings and purposes) of His heart" (Amplified Version).

Respondents offered several scriptures that shed light on the fact that the Christian life journey cannot be without adversity and difficulties. They indicated that God Himself is the intentional architect of life storms; it is often in these times of crisis where character and faith are born.

“God blesses those who patiently endure testing and temptation. Afterward they will receive the crown of life that God has promised to those who love him” (James 1: 12 New Living Translation).

“2 We sent Timothy, who is our brother and co-worker in God’s service in spreading the gospel of Christ, to strengthen and encourage you in your faith, 3 so that no one would be unsettled by these trials. For you know quite well that we are destined for them” (1 Thessalonians 3: 2 - 3 New International Version).

“21 When they had preached the good news (Gospel) to that town and made disciples of many of the people, they went back to Lystra and Iconium and Antioch.

22 Establishing and strengthening the souls and the hearts of the disciples, urging and warning and encouraging them to stand firm in the faith, and [telling them] that it is through many hardships and tribulations we must enter the kingdom of God” (Acts 14: 21 - 22 Amplified Version).

In the process of sanctification, where death to self is a central purpose of what God is accomplishing in the life of a follower, it is the assured knowing and understanding - albeit a limited understanding of a plan far greater than mere humans can fully comprehend - that enable respondents to intentionally stay on the path God takes them on and to willingly submit and surrender their lives to His interventions. The knowledge that God allows bad things to happen to people is vital because through various tests and trials occurring during the life journey of a follower of Christ, people can start losing their faith in God and eventually perish altogether. The Bible states in Hosea 4: 6 (Amplified Version) that “my people are destroyed for lack of knowledge”. The opposite is true when believers understand that God is working in them and they progress to higher levels of faith in God. Respondents explained how they grow and mature in their relationship with God and have many inspirational recollections of God’s faithfulness along their life journeys. One respondent (No 22) mentioned that he often finds himself in a difficult situation in his business, then he feels that God reminds him of the many times He came to his rescue before, consequently as he grows more mature, he becomes more firmly established and finds it easier to trust

God in his daily dealings in his business. He finds comfort in the scriptures where God reminds the Israelites that He led them out of Egypt and performed many miracles as well, so that they could find courage for their present trouble by remembering His faithfulness from past experience - "I am the Lord your God, Who has brought you out of the land of Egypt" (Exodus 20: 2 Amplified Version).

Through tests and trials, God provides opportunities for people to demonstrate their attitude concerning endurance, humility, obedience, patience, faith and love and opportunities to grow and develop a Godly character that is increasingly aligned with God's will and plans. God's desire is to help His children mature and advance because of His deep love for them and He works patiently with them to make them understand more of his character and His deep love for them. God does not expect perfection from His followers but instead He wants to impart more and more of His perfection in them. In Psalm 138: 8 (Amplified Bible) the Bible states "the Lord will perfect that which concerns me" and every believer is on this path of being formed and made perfect by a loving God in order for the individual to portray more of God's own character and love in the sphere of influence they find themselves in.

Respondents talked about well-known characters in the Bible whose lives were typified by long and often very difficult times of preparation as God prepared them for their ultimate lifework. Joseph spent many years in preparation and had to go through several tests and trials along his life journey until he was finally established in the place that God had prepared him for. When Joseph was a young man he started out by having a vision or a dream of being in a place of authority, a place of influence where he affected the lives of thousands of people and God ultimately established him in that place, only it took decades of preparation for God to make Joseph into the leader He wanted Him to be. Even though God wanted Joseph to be in a position of leadership and authority He wanted Joseph to have the heart of a servant, to give himself as a servant to the people he led, therefore God had to deal aggressively with Joseph's old nature, which had, like that of all humans, carnality and self-centredness at its core. The Bible says of Joseph in Psalm 105: 18 - 19: "His feet they hurt with fetters; he was laid in chains of iron and his soul entered into the iron, until his word came true, until the word of the Lord tried and tested him" (Amplified Version). There came a time, decades later, when Joseph, although he

was a broken man, had successfully gone through God's shaping process and was established in a place of calling that God had prepared him for.

So it was with Moses, who grew up in the Pharaoh's household. The young man had everything and was set up for a bright future, from an outstanding education to opportunities others could only dream of. But God had a different plan with Moses; he removed him from the luxury of Pharaoh's palace and placed him in charge of about two million rebellious Israelites spending decades wondering around in the desert. In that time God dealt with pride and ambition in Moses' life and showed him that he was weak and helpless without God so that Moses could realise his utter dependency on the Lord. The Bible says of Moses, later in his life, that he was a broken and a meek man (Numbers 12: 3) and that he found favour in the sight of God. In Exodus 33: 11 the Bible states the following about Moses: "And the Lord spoke to Moses face to face, as a man speaks to his friend" (Amplified Version).

David was another of God's men who came from a humble background but went through tremendous tests and trials in his life in preparation for his ultimate call that was to rule over God's people. David is best known from scripture as being a man after God's own heart (1 Samuel 13: 14) and he went through decades of preparation and tests to become the man God shaped him into. When David was promoted by God and established in his place of rulership and authority he was firmly absorbed in a deep relationship with God and because of this he easily enquired of the Lord concerning decisions. When David stumbled in moments of weakness or sin he found his way back to God because of the deep and genuine relationship he had with the Lord that was strengthened by years of training and developing.

Daniel was another Biblical figure who was prepared for a place of influence, a place of rulership and he too was put on a journey where God sanctified, transformed and tested him - a process that groomed him for his Godly destiny. He was a man of royal descent and outstanding intelligence but was exiled in Babylon for many years along with many other native Hebrews after the siege of Jerusalem (Daniel 1: 1). He found himself forced into awful conditions and immense difficulties and even had his life on the line when King Darius published a decree that no-one could pray to other

gods for thirty days except to King Darius himself. Daniel was subsequently thrown into a lion's den because he kept on worshipping and praying to God as he always had done. Through all these difficult times though, Daniel kept his faith in God and distinguished himself to be set eventually as an administrator over the whole kingdom. The Bible says of Daniel that he "believed in (relied on, adhered to, and trusted in) his God completely" (Daniel 6: 23 Amplified Version).

Respondents indicated that they are greatly encouraged by the testimonies of these Godly men and often, at times when they feel discouraged and doomed to failure, find encouragement and strength in reflecting about the lives of ones that have gone before them. They also find new strength and energy in the promise of victory at the end of their lives, that enables them to continue with their journeys, in scriptures such as 2 Timothy 4: 7 - 8, written by Paul, where he says:

"7 I have fought the good (worthy, honourable and noble) fight, I have finished the race, I have kept (firmly held) the faith.

8 [As to what remains] henceforth there is laid up for me the [victor's] crown of righteousness [for being right with God and doing right], which the Lord, the righteous Judge, will award to me and recompense me on that [great] day - and not to me only, but also to all those who have loved and yearned for and welcomed His appearing (His return)" (Amplified Version).

It may seem to the reader of this report that brokenness through a life of hardships, tests and trials is the eventual result that God wants to bring about in the lives of His followers. Brokenness is in fact not a goal in itself, but merely a means to a much greater and glorious cause whereby God wants to accomplish a higher purpose in His people and create space for Himself in their lives, by breaking and diminishing their trust and reliance in their own strength and abilities. The researcher found it remarkable that many of the respondents, despite their difficult life journeys, expressed much gratitude and joy about the fact that they believed they were on the path that was laid out for them by their Maker. When talking about the difficulties of their life journeys, it was noticed and recorded by the researcher that the participants generally were very approachable, almost vulnerable and seemed to be very honest and real in the way they presented their stories, especially with regard to their weaknesses, fears and failures. This created a considerable degree of credibility in

the researcher. It was documented that there is a great purpose in the Christian journey that ultimately aligns with God's agenda - concerning a deep love for people. The disciple of Jesus, John, who wrote several books in the New Testament, states in John 3:30 (Amplified Version) that "He must increase, but I must decrease. [He must grow more prominent; I must grow less so]" which sheds some light on the Biblical phenomenon of a journey in Christ, that ultimately brings them to a place of loving people with an unconditional and non-judgemental, Godly love - which is God's ultimate purpose, as portrayed clearly in the below passage:

"2 Do you want more and more of God's kindness and peace? Then learn to know Him better and better. 3 For as you know Him better He will give you, through His great power, everything you need for living a truly good life: he even shares His own glory and His own goodness with us! 4 And by the same mighty power He has given us all the other rich and wonderful blessings He promised; for instance, the promise to save us from the lust and rottenness all around us, and to give us His own character. 5 But to obtain these gifts, you need more than faith; you must also work hard to be good and even that is not enough. For then you must learn to know God better and discover what He wants you to do. 6 Next, learn to put aside your own desires so that you will become patient and Godly, gladly letting God have His way with you. 7 This will make possible the next step, which is for you to enjoy other people and to like them, *and finally you will grow to love them deeply.* 8 The more you go on this way, the more you will grow strong spiritually and become fruitful and useful to our Lord Jesus Christ" (2 Peter 1: 2 - 8 The Living New Testament).

5.15 BIBLICAL PRINCIPLES

This research report would not be complete if the researcher did not include a collection of Biblical principles, included as a theme and deduced from several references captured from the interview sessions. Although none of these principles is presented as a standalone theme, these concepts carry enough weight in the opinion of the researcher, to be included and presented in this report. There are of course several Biblical principles found in the Bible, perhaps hundreds, but the aim of this section is not to try and report on all of them, but again to write from the

recorded perspectives of the interviewed candidates, hence the only Biblical principles included below are the ones mentioned by the research sample participants.

5.15.1 Centrality of the Bible

The importance and centrality of the Bible, frequently referred to by respondents as the '*Word*', was a prominent view recorded among the respondents. God's word is a living word that carries power to create and to change situations. God Himself stands behind His word, as can be seen in Jeremiah 1: 12 (Amplified Version): "Then said the Lord to me, You have seen well, for I am alert and active, watching over My word to perform it" and in Isaiah 55: 11 (Amplified Version): "So shall My word be that goes forth out of My mouth: it shall not return to Me void [without producing any effect, useless], but it shall accomplish that which I please and purpose, and it shall prosper in the thing for which I sent it". God not only guarantees that His word has power and that Christians can put their faith in the word because He backs it up Himself, but they are commanded and encouraged to put their faith in the word. Joshua 1: 8 (Amplified Version) states the following: "This Book of the Law shall not depart out of your mouth, but you shall meditate on it day and night, that you may observe and do according to all that is written in it. For then you shall make your way prosperous, and then you shall deal wisely and have good success". The word is in the hearts and on the lips of God's children; by believing the word, pertaining to whatever situation and speaking it into that situation, Christians release God's supernatural intervention into that situation - this is because the words recorded in the Bible are not merely words but carry God's creative power. In Isaiah 62: 6 the following passage is found: "You who [are His servants and by your prayers] put the Lord in remembrance [of His promises], keep not silence" (Amplified Version). There is a significant principle contained in this passage, in that God wants His followers to remind Him of His promises found in the word - by doing this Christians offer a strong plea to God wherein He delights, faith is obtained by studying the scriptures (Romans 10: 17) and activated by confession with the tongue (Romans 10: 10).

5.15.2 Integrity and Honesty

Integrity was suggested as a key element in the Christian businessman's world. The passage in Proverbs 25: 26 (Amplified Version) supports this notion: "Like a muddied

fountain and a polluted spring is a righteous man who yields, falls down, and compromises his integrity before the wicked". One respondent's (No 4) account of his business career was that God has taught him more about integrity and honesty and honouring Him by holding fast to values than about business per se. Values like integrity or honesty are not unique to the Christian religion, the motivation to do business with integrity and honesty, stemming purely from a Christian worldview however, is unique. A respondent (No 9) said that honesty and integrity are non-negotiable values that direct him in his business decisions, with no modifications, and no exceptions. He continued by saying that the decision to always deal with integrity and honesty in a sense comes at a cost, as it were, in terms of financial loss or damage to his reputation as a businessman but he indicated that the cost does not come near to the reward, the higher Godly reward for walking in truth and integrity. Concerning the word of God, numerous respondents made reference to the word as an unlimited source of wisdom for day-to-day decisions in their business lives and the primary source of the values they live by and conduct their business by. A number of respondents indicated that they start each day with a chapter from the book of Proverbs, it contains thirty-one chapters, one for each day of the month, and is incredibly rich, providing nourishment and guidance concerning every aspect of life, including the challenges that a businessman is faced with on a daily basis. Another respondent (No 15) referred to the so-called Sermon on the Mount (Matthew 5 - 7) and the Beatitudes that form the beginning of the Sermon on the Mount (Matthew 5: 1 - 12) and are viewed as one of the most esteemed and frequently quoted parts of the Bible. He indicated that the value found in these scriptures is fundamental and universally applicable. He mentioned that many business principles and ethical guidelines that are considered by society to be acceptable and morally sound, can be found in the Bible, and in particular in passages such as the ones found in the Sermon on the Mount. Respondent No 2 explained that integrity and honesty are easier to attain when God's standard is kept in mind in all decisions. He said a decision like not claiming fuel under a business account for a private holiday trip is obvious when the benchmark of God's standard is applied. He continued by saying that the lines are seldom blurred when it comes to issues of honesty and integrity, in other words, the right decision is almost always clear although the decision might present a person with internal conflict.

5.15.3 Sowing and Reaping

The Biblical principle of sowing and reaping was recorded as being a fundamental value in the Christian faith and one that business owners understand and adhere to. Galatians 6: 7 - 8 (Amplified Version) is a powerful scripture shedding light on the principle of sowing and reaping: “Do not be deceived and deluded and misled; God will not allow Himself to be sneered at (scorned, disdained, or mocked by mere pretensions or professions, or by His precepts being set aside.) [He inevitably deludes himself who attempts to delude God.] For whatever a man sows that and that only is what he will reap. 8 For he who sows to his own flesh (lower nature, sensuality) will from the flesh reap decay and ruin and destruction, but he who sows to the Spirit will from the Spirit reap eternal life”. Sowing and reaping, or cause and effect are one of the principles whereby God governs the universe. The Bible states that every seed can only bring forth after its own kind (Genesis 1: 11, 24) and it is further written that the mechanism of sowing and reaping shall not cease while the earth remains (Genesis 8: 22). Sowing bad seed will produce a bad harvest even if it takes years or decades, it will happen – as with a farmer putting seed in the ground, the fruit of that seed is not immediately visible but the seed contains all the potential of the coming harvest. Similarly, good seed will produce a good harvest, and again, the harvest does not necessarily occur immediately. The researcher recorded a number of examples from interviewees pertaining to the principle of sowing and reaping. One respondent (No 17) indicated that everything he does in his business is seed, the things he does and says are nothing other than seed constantly being put into the ground and constantly producing a harvest. Another respondent (No 20) testified how God at times required of him to sow a seed at a time when he was in desperate need himself, and how God used his seed to produce a harvest that saved him from his predicament. God honours His principles, He cannot violate His own word, seed will always produce a related harvest - even though it might look as if people who are sowing bad seed are getting away with it, while the ones who are sowing good seed are reaping sorrow and suffering. Respondents indicated that a man shall reap what he sows; it cannot be different, even if the harvest occurs not in the current dispensation but in the eternal afterlife, a harvest is always produced.

In line with the seed and harvest principle, another concept that was brought up was the topic of multiplication, more specifically a spiritual multiplication process. In

Genesis 1: 22 the Bible states: “and God blessed them, saying, be fruitful, and multiply, and fill the waters in the seas, and let fowl multiply in the earth” (King James Version). The principle of multiplication applies to everything on earth, and is governed by seed and fruit; one apple pit contains the potential to produce hundreds and millions of apples and so anything under the sun multiplies, good or bad, love, money, so does wisdom, sin, arrogance and kindness. One respondent (No 6) remarked, with reference to sowing and reaping that God is not a vending machine, His arm is not a lever that can be pulled to accomplish the desires of man, He examines the heart of an individual and cannot be mocked. There is also the matter of God’s economy that is different in some aspects from the economy of the world. Many respondents indicated that they see in their lives a mechanism of giving to gain, versus accumulating to gain. This implies that the more a person gives away the more the person receives, as depicted in the following passage: “One person gives freely, yet gains even more; another withholds unduly, but comes to poverty” (Proverbs 11: 24 New International Version). Understanding the concept of multiplication is also vital for an accurate understanding of discipleship. A disciple is a Christian individual that is trained and equipped to add more disciples; it is an ongoing process of replicating oneself in another. To evangelise people by addition to the kingdom of God does not produce the same outcome as when people are added by way of multiplication. A closer look at this principle, to demonstrate the staggering difference between addition and multiplication, is meaningful. For the sake of this simple illustration, the first scenario is a Christian that works hard at spreading the gospel and adds a hundred believers to the Christian faith every year. After ten years of doing this a 1 000 believers are added and after twenty years a total of 2 000 new believers are added. The second scenario is a believer leading only one other individual to God in a year, just that. The second believer however, has a very specific focus of training and equipping a new believer, thereby enabling and empowering that individual to do the same. Consequently, every new believer will approach and equip another every year, resulting in the total number of believers doubling every year. Addition follows a linear curve while multiplication follows an exponential curve so that after ten years of this process there will be just over a thousand believers added, while after twenty years the total number of believers will stand at 1 048 576. This clearly illustrates that it is more effective to focus on that which will multiply rather than trying to build something big by adding numbers.

5.15.4 Humility

Humility is one of the most valued attributes portrayed in the Bible. The Bible contains several passages concerning humility, some of the most prominent ones recorded are:

“God opposes the proud but shows favour to the humble” (James 4: 6 New International Version);

“For thus says the high and lofty One - He Who inhabits eternity, Whose name is Holy: I dwell in the high and holy place, but with him also who is of a thoroughly penitent and humble spirit, to revive the spirit of the humble and to revive the heart of the thoroughly penitent [bruised with sorrow for sin]” (Isaiah 57: 15 Amplified Version).

These scriptures demonstrate that God is drawn to humble people. As one respondent (No 11) commented: ‘If God Almighty opposes you because of a proud heart that is a force to be reckoned with, you don’t want God to resist you’. God finds a dwelling place in the heart of the humble person; pride is an opposing attitude to the presence of the Lord. The character of God Himself is one of humility, as shown in scripture in Matthew 11: 29: “take My yoke upon you and learn of Me, for I am gentle (meek) and humble (lowly) in heart, and you will find rest (relief and ease and refreshment and recreation and blessed quiet) for your souls” (Amplified Version). The Christian worldview can be erroneously seen as being weak when it is in fact far from that. Several respondents indicated that meekness is exactly the opposite of weakness. Moses, who was a great man of God, was portrayed in the Bible as the meekest man who ever lived (Number 12: 3). Meekness toward God and other people is His cure for arrogance, pride and egotism, something all humans carry within themselves, the antithesis of godliness within, so to speak. To be meek is tantamount to dependence on God, obedience to His commands, accepting His will, standing against sin and serving the needs of others. It is not easy to live up to God’s standard for meekness and humility; it becomes a way of life, by intentionally developing a humble attitude towards every situation. A respondent (No 14) testified that there are many events in a business setting that could provoke him and bring

the worst of him out, but he knows that he has control over his will, he can put God first, and then others, lastly himself. This is possible by the grace of God and is what is expected of him. The respondent continued by saying that he has a very deep love for God plus high regard for the principles outlined in the Bible, he referred to the scripture in Psalms 111: 10 that states: “the fear of the Lord is the beginning of wisdom: a good understanding have all they that do his commandments: His praise endureth forever” (King James Version).

5.15.5 Forgiveness

A number of respondents gave accounts of times when they had to forgive others for something that had happened in the dealings of their businesses. Forgiveness is a crucial principle in the life of a Christian business owner because there will be times in the lives of all business people where they will run into situations where they feel ill treated by others. Some of the respondents reported that they went through grave injustices and as a result suffered severe losses and, as hard it was for them to forgive the individuals involved, they had to, because forgiveness is not optional in the life of a believer. The Bible sketches a very clear picture in a parable told by Jesus to His disciples found in Matthew 18 verses 21 - 35 about the importance of forgiveness. The parable tells the story of a king that had had one of his servants summoned to appear before him because he owed the king an astonishing amount of money, the man wept and fell on his knees before the king, begging for mercy, and the king, deeply moved with compassion for the man, forgave him his debt and let him go. When this man came across a fellow servant that owed him a sum of money, much less in comparison to what he had owed the king; he had this fellow servant thrown in jail. When the king heard about what the man had done to his fellow servant he had him brought in again and the Bible concludes the rest of the parable in the following verses in Matthew 18: “32 Then his master called him and said to him, You contemptible and wicked attendant! I forgave and cancelled all that [great] debt of yours because you begged me to. 33 And should you not have had pity and mercy on your fellow attendant, as I had pity and mercy on you? 34 And in wrath his master turned him over to the torturers (the jailers), till he should pay all that he owed. 35 So also my heavenly Father will deal with every one of you if you do not freely forgive your brother from your heart his offenses” (Amplified Version). This parable, like all the parables Jesus told to His disciples or the crowds served to

break open a very deep truth that has relevance in the lives of Christian business people. When one is wounded by another, because of something that is done intentionally or unintentionally, there are of course feelings of anger, bitterness and possibly plans for revenge. The Bible says two profound things when a person refuses to forgive; firstly that the individual is to be put in prison and locked up until the debt is settled and secondly the person is to be handed over to be tormented whilst in captivity. People lock themselves up by walking in unforgiveness and they are tormented by feelings and thoughts that hollow out their souls. The chances for a business owner, at some point during a business career, to land up in some sort of dispute or a deal going wrong are very good, hence the principle of forgiveness and the freedom it brings is extremely relevant to the Christian businessman.

5.15.6 Power of the Tongue

Another Biblical principle uncovered through the interviews is the subject of the power of the tongue. Respondents indicate that they understand and revere this Biblical principle. The Bible states in Proverb 18: 21: “death and life are in the power of the tongue: and they that love it shall eat the fruit thereof” (King James Version). Words carry power and should not be uttered lightly and without consideration; Proverbs 12: 18 states: “the words of the reckless pierce like swords, but the tongue of the wise brings healing” (New International Version). One of the implications of humans being made in the image of God (Genesis 1: 26), implying that humans possess a God-likeness, is that the words they speak can bring forth events, in other words, the words they express carry a creative power. This is a two-edged sword, it can bring healing and destruction - positive words carry power to bring positive change and in exactly the same way negative words carry the same power to bring about negative outcomes. The Christian business owner that understands this principle will apply it accordingly. Much can be uttered either in a positive or a negative light about daily events encountered in a business environment, words pertaining to other people, about things that do not work out as planned, about competitors, customers or personnel issues - the natural tendency for humans is to talk in a negative manner, especially when something negative happens that affects them directly. Situations encountered in the business world can easily provoke a person to speak hastily, something the Bible warns against in Proverbs 10: 19: “In a multitude of words transgression is not lacking, but he who restrains his lips is

prudent” (Amplified Version). There lies power in positive confessions, Christian people understand and confess the fact that, even in troubled times, God is for them, and that all things work together for their good (Romans 8: 28).

5.15.7 Importance of Prayer

In line with the concept of the power of the tongue, the researcher recorded several references highlighting the importance of prayer in the life of a Christian businessman. The Bible reveals the vital importance that prayer has in scriptures like the following:

“Do not fret or have any anxiety about anything, but in every circumstance and in everything, by prayer and petition (definite requests), with thanksgiving, continue to make your wants known to God” (Philippians 4: 6 Amplified Version);

“Keep on asking and it will be given you; keep on seeking and you will find; keep on knocking [reverently] and [the door] will be opened to you” (Matthew 7: 7 Amplified Version);

“You do not have because you do not ask God” (James 4: 2b New International Version).

Also pointed out by respondents is the fact that prayer is as much a matter of listening to God as it is of speaking to Him, not only having a freedom and boldness to talk to God at any time but also being continually open to listen to His voice in the stillness of the heart. A praying person lives a life of prayer; it constitutes a lifestyle or an attitude toward God, of being in a constant relationship of communication with God. This implies that a person can have a prayerful attitude in all things and at all times, one can pray in the shower, on a bicycle or at the gym - the prayers of God’s children are not even always put into words - the words pondered in the hearts of believers are visible to the Lord.

5.15.8 Centrality of Christ

A number of respondents called attention to the issue of leading a Christ-centred life. The Bible states in Hebrews 2: 8 that all things have been put in subjection under the

feet of Jesus, that all things came to existence through Him (John 1: 3), and that all things are for Him, through Him, to Him and for His glory (Romans 11: 36). Before Him every knee shall bow and every tongue shall confess that He is Lord (Philippians 2: 10 - 11). This understanding of the kingship of Jesus puts Him in a place of centrality; He is greater than anything else in the life of a Christian business person. He is not a component that slots in somewhere in the life of a Christian among various other facets of life, He is included in the entirety of a person's life; nothing is outside of Him or detached from Him.

5.16 MONEY

During the interview process numerous references were made to money. The researcher consequently includes the respondents' ideas pertaining to money in the research report. Again, no distinctiveness is found in money per se, but the way money is viewed from the perspectives of the sample group of participants, against the background of the research phenomenon, is highly distinctive and well worth investigating. Furthermore, there are many references in the Bible concerning money that indicate that God is far from silent about money and that it surely matters to God a great deal. Some respondents indicated that they could not merge their religion and money when they were younger Christians because they were under a false impression that money had no spiritual significance and that any talk about it fitted in a secular domain, not a spiritual one. As they discovered later on in their spiritual journeys, as they matured, money is part and parcel of the life of a Christian, there is nothing secular about it, just like all other aspects of a Christian's life, there are no 'sacred/secular' divisions, a life consecrated to God is a life fully absorbed by and under complete influence of the centrality of the Christian religion.

The love for money can tear people away from their faith, as is stated in the Bible in 1 Timothy 6: 10: "For the love of money is a root of all kinds of evil. Some people eager for money have wandered from the faith and pierced themselves with many griefs" (New International Version). The idea that money in itself is a root or the root of all evil is not scripturally sound, even though it is often cited as such. Money in itself has no character or meaning or spiritual attachment of any sort, it is value neutral, that is, from any other perspective than for what it is intended, namely to represent and quantify material worth. Money in the hands of a caring person can

accomplish much good for humanity while the same money in the hands of a villain can cause horrible despair. In that respect, this idea may be easier to understand when demonstrated by means of an analogy: a knife is a common tool around the world, with every household owning several knives and every person on earth understanding what a knife is, from a fairly young age. When someone mentions the word 'knife' an individual may think all the wonderful uses a knife has and how difficult life would be without it - indeed an extremely useful tool. Another individual, on hearing the word 'knife', might think of the terrible crimes and atrocities performed against humankind, that are committed with the use of knives - indeed an extremely terrible instrument. Putting a knife down on a table and ascribing a character to it is simply impossible, because it has no such thing, it can save a life and it can take a life, it is merely an extension of the people in whose hands it is held and is used purely at their discretion. So it is with money, it carries no nature of any kind in itself but only promotes and carries forward the nature of the person in possession of it.

Why then is money such an emotionally loaded subject? Why are people killed for it, couples divorce over it, the rich are viewed as happy and envied by the rest and the poor are often treated with contempt because they represent a lower class of human being because of their lack of material resources? The answer to these questions is that money has the ability to expose the human heart more clearly than anything else on earth - a person's attitude toward money speaks volumes about that individual's inner being. Money is so close to people's hearts because it represents who they are and what they accomplish, a day's work is made visible by the coins in a person's pocket, so to speak. Society has come to a place where money has become somewhat of a measuring tool, a benchmark of an individual's worth, not only fiscally speaking. If people are paid little to do common work and more to do important work then a reverse assumption could be made that rich people are important and admired by others while the poor are not. Society labels individuals on what they are worth financially. This notion is in contrast to what the Bible shows on the topic of money, to the contrary, examples are found in the scriptures where rich people are warned against entrapment by a love for material wealth and the grave consequences associated with it, as found in the following passage:

“Come now, you rich [people], weep aloud and lament over the miseries (the woes) that are surely coming upon you.

2 Your abundant wealth has rotted and is ruined, and your [many] garments have become moth-eaten.

3 Your gold and silver are completely rusted through, and their rust will be testimony against you and it will devour your flesh as if it were fire. You have heaped together treasure for the last days.

4 [But] look! [Here are] the wages that you have withheld by fraud from the labourers who have reaped your fields, crying out [for vengeance]; and the cries of the harvesters have come to the ears of the Lord of hosts.

5 [Here] on earth you have abandoned yourselves to soft (prodigal) living and to [the pleasures of] self-indulgence and self-gratification. You have fattened your hearts in a day of slaughter” (James 5: 1 - 5 Amplified Version).

It is of paramount importance then, for Christian business people to understand how money fits into their lives as part of God’s plan. Money is neither good nor bad, there is no distinction between rich and poor in God’s eyes and there is nothing wrong with acquiring money, and lots of it. The position Christian business people take in their hearts pertaining to money will decide the outcome of how they deal with money. If making money is a goal that has to be reached at all costs, they will become slaves to the master of ‘Mammon’ - that is what the Bible calls the accumulation of wealth when it has an evil influence and becomes a false object of worship. This type of relationship with money is dangerous and can rip a person away from God. The Bible shows in Luke 16: 13 that a person cannot serve God and Mammon: “No servant is able to serve two masters; for either he will hate the one and love the other, or he will stand by and be devoted to the one and despise the other. You cannot serve God and mammon (riches, or anything in which you trust and on which you rely)” (Amplified Version). A respondent (No 4) explained that he sometimes encounters situations where decisions about money present him with a test of integrity. He mentioned one example where a supplier lowered prices on goods that he had already quoted to his client. Had the supplier price gone up he would have altered his price to provide for the additional cost and he indicated that he felt he had to lower the price to his client in line with this principle. The respondent indicated that

he cannot honour a principle only if it is beneficial to him and ignore it if it is to his detriment - that would be a double standard.

Money is an enabler in the hands of a Christian business person, it can accomplish a great deal toward advancing the kingdom of God, in the hands of sold out Christians who understand what kingdom is about. In the current dispensation, money is required to obtain resources to live - to sleep and eat requires money and that will not change. One respondent (No 17) explained that, when money is attached to and aligned with God's purposes, it becomes a wonderful way of living out a holy calling to accumulate and distribute money, as a means to better the lives of others. Then the Christian business becomes nothing other than a ministry platform that is ideally positioned to generate resources to touch the lives of others. Money is only a small component of God's plan that He accomplishes through people that are called and established by Him in the market place. A number of respondents testified to this effect by stating that they do not feel that God called them into the business sector primarily as a channel for finances but rather to touch people's lives in other ways; some other respondents indicated however that they are sure that one of the primary tasks God has given them as Christian business people is to generate money to finance kingdom work. One respondent (No 22) explained to the researcher that money serves him, he does not serve money. He continued with the following thoughts; he is merely a channel in God's greater plan, his objective is not to accumulate money to buy everything his heart desires, or to accumulate millions of rands to put away in a bank account. His goal is to accumulate money, like water accumulates in a dam, and to let out that accumulated money, as one would let water escape from a dam through a gate to serve the needs of others. When money is generated in the market place and applied for kingdom work; to put food in the mouths of starving people, or to put an evangelist on an aeroplane to reach the unreached with the gospel of Christ, it represents a high and holy calling (2 Titus 1: 9) to collect those financial resources in the market. The Bible however puts money into a balanced perspective and illustrates the worthlessness of material wealth compared to the soul of a person: "for what is a man advantaged, if he gains the whole world, and lose himself, or be cast away" (Luke 9: 25 King James Version)?

A number of respondents gave testimonies about how God intervenes in the realm of finances and financial decisions in a ways that are not available to an unbeliever. What this implies is that conventional wisdom, or common sense can take a person only so far, because decisions are made by way of the senses and of course experience plus a phenomenon that some people might view as something more than experiential awareness, known as gut feel - believed by some to be some kind of metaphysical mechanism. Christian business people report that God, through His Holy Spirit, leads them in decisions from time to time that fall outside the space of economic feasibility and sound judgement, so to speak. God may instruct them to withdraw from a deal that looks great in all aspects, but when He says withdraw that is precisely what they do. In the same way God may instruct them to invest in a deal that looks like a certain disaster and goes against every business school directive. Many testimonies along these lines were recorded and in all of them the respondents indicated that God had knowledge that they did not have and had no way of obtaining except by the Spirit of the Lord. In danger of making too much of this phenomenon the researcher would like to point out that many respondents honestly reported that there were times when they acted on God's voice in obedience with good results and there were times when they thought they did the same only to discover that they missed God and what they initially thought was a divine instruction was after all not the case. God can be clearly heard at times and He can also be completely missed. Another truth to be mentioned pertaining to the matter of being led by God in financial decisions, is that there is nothing wrong with decisions made by common sense and through conventional wisdom, as a matter of fact that is how the majority of decisions are perhaps made - although it can of course be argued that the God fearing man makes Godly decisions, because the power of the living Word and the presence of the Holy Spirit are forever with such a person. None of the respondents attempted to create the impression that God leads them explicitly in every decision they make or that they receive instructions that would seem 'absurd' to other business people all the time. What the researcher found is that it is much more a case of being open and obedient to the voice of God above and beyond the principles of sound judgement and common sense. An example of this would be when an opportunity comes along and everything discovered through the due diligence process looks attractive and in order - no reasons can be found not to go ahead with the transaction. When the transaction is brought before the Lord in prayer

a believer might feel that God instructs them to walk away. He may reveal the reason why or He may not, but the Christian businessman desires to be obedient, even when the details are not known, because obedience is based on faith.

For Christian business people, to make a fair profit in the market place is beneficial to themselves and others and morally acceptable. Christian business people that go along with the Lord in their dealings will experience the favour of God in their businesses; they will be a blessing to others and in a position to majorly impact the lives of others in a constructive way. Aid money is often found tied up in corruption, red tape and inefficient distribution strategies, while people who could be assisted are starving and dying of disease. With a unique blend of compassion plus practicality that God has put in them, Christian business people can rise to the challenge of meeting the material needs of people, thereby also often opening doors for evangelism that the church cannot necessarily open with the same ease - indeed a genius Godly strategy. Respondents indicated that there is nothing wrong with acquiring wealth in the marketplace, God provides people with an anointing and an ability to produce wealth, as set out in the following scripture: "But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today" (Deuteronomy 8: 18 New International Version). Furthermore, the notion held by some that poverty is a Godly virtue and to be desired by Christians is erroneous and unbiblical. God not only provides Christian business people with an ability to produce wealth for the work of the kingdom but also for the pleasure of His followers, as outlined in the following scriptures:

"Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy" (1 Timothy 6: 17 King James Version);

"And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life—this is indeed a gift from God" (Ecclesiastes 5: 19 New Living Translation).

5.17 CULTURAL PERSPECTIVE

This research project is based on a similar study performed by Werner (2006) in Europe with participants from the United Kingdom (UK) and Germany. The researcher added a question to the interview schedule to investigate the influence of national culture on the research phenomenon from the perspectives of the South African interview participants. In addition, some ideas are presented resulting from the researcher's own examination and comparison of the respective research findings of the South African and European studies.

It was explained to all twenty-two participants that the research project is based on a similar study performed in Europe and accordingly, the following additional question was included in the interview schedule and posed to all interview candidates:

“How does national culture, in your opinion, influence the way Christians live out their faith, can you comment on the influence of culture in South Africa versus the European context? - would you expect the findings to be similar or different and why - please elaborate?”

Respondents indicated that the most accurate answer consisted of two equally significant aspects, two sides of the same coin. The Christian religion is first of all Bible-based, consequently not a great deal of room is left for interpretational differences, especially pertaining to the central ideas or foundational pillars upholding the religion; like the virgin birth of Christ, His crucifixion, death, resurrection, outpouring of the Holy Spirit and authenticity of the Bible. The magnitude of the foundation of Christ in the Christian religious identity is demonstrated by the following passage: “for no one can lay any foundation other than the one already laid, which is Jesus Christ” (1 Corinthians 3: 11 New International Version). Central also to the Christian religious viewpoint is the matter of being Spirit-filled, it is the birthright of every born-again believer to be constantly directed and edified by the Holy Spirit. Respondents made mention of the scripture found in Ephesians 4: 4 that states the following: “there is one body and one Spirit, just as you were called to one hope when you were called” (New International Version) and pointed out that the Holy Spirit unifies the church, He knits together the body of Christ in a divine manner, similarly leaving minimal room for fundamental

differences among followers of Christ. Subsequently, the cohesion found among believers that is derived from Biblical truth and Spirit-filled revelation is present in the worldwide body of believers and not restricted by national or continental geographical boundaries. God is in any case not constrained by geographical boundaries in any manner because He exists in a metaphysical dimension that falls outside the realms of time and space that humans reside in. The way followers of Christ rationalise and find meaning in various aspects of their existence - including their business lives - as based on and influenced by their religious identity, is similar from the bigger picture perspective of who God says He is and what His plans for His people are. God's decrees, His loving attitude toward people plus His ultimate purpose for humanity on planet earth to become His spiritual kin, remain universally identical to followers all over the world.

The other side of the coin represents the influence that factors like history, cultural customs, language, legislative conditions, economic climate and spiritual awareness in any particular geographical location might have on the way Christian people live out and rationalise their faith, relating to the small business environment they find themselves in. The interview participants did not share any significant insights on the contribution of South African legislation, language differences or racial and cultural diversity on business people's experience of their Christian identity in South Africa. Participants however indicated that a spiritual move of God is at present taking place in South Africa, they are aware of a heightened spiritual openness and quest for godliness that is not limited to any specific group of people based on race, culture, language or denomination. Amid some of the most terrible statistics of violent crime and injustices reported on the face of the planet, South Africans find themselves in an extreme place of desperation, earnestly unifying in prayer and seeking God's face to intervene in the dilemmas of the land and its people. Earmarked by years of political turmoil, huge political power shifts and socio-economic problems the resultant political instability and economic uncertainty in South Africa are giving birth to a newfound hunger for religious adherence, particularly for the Christian faith. While things are difficult in South Africa in many respects and crime and injustices are the order of the day there is also a rise in spiritual awareness: there exists a turbulent tug-of-war in the spiritual realm, made visible in the physical realm of everyday life. The Bible touches on this spiritual polarisation in the scripture found in

Romans 5: 20b: “But as people sinned more and more, God’s wonderful grace became more abundant” (New Living Translation). What is revealed in the abovementioned passage is that sin and lawlessness, although terrible in one sense, on the other hand attract God’s attention and prompt Him to stretch out His hand in response to the cries of His people - a secondary symptom of wickedness in one group of people in a nation is an increased level of godliness in others. Many respondents made reference to a prophetic word that prophets spoke out over the nation of South Africa in the late nineties. The prophetic word comprised of a portion of text from the Bible, as found in 2 Chronicles 7: 14: “If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land” (New International Version). Christians from all over the country, all races and denominations, are joining in earnest prayer for the wellbeing of the nation, in the midst of crime, lawlessness and political and economic uncertainty. Respondents indicated that, based on the prophetic promise God gave the nation, that humility is the first step God asks for - He in actual fact makes a conditional promise to His followers, if they will humble themselves, the rest might happen. Failure to humble themselves brings the complete process and the promises of God to a halt. One way to humble oneself is to confess one’s sins to God (1 John 1: 9) and to other believers (James 5: 16). Confessing of sins is not a practice that was made-up by the church, it is a Biblical principle that, when performed before God in private prayer and before others publically, leaves little room for pride and arrogance - it brings about a brokenness and humility that makes room for God’s grace. A key element then for God’s intervention, is that believers come humbly before Him; do away with misleading facades and inflated spiritual egos while honestly repenting for their own sins and standing in the gap on behalf of the nation.

A number of respondents explained that several initiatives were born in South Africa out of this yearning by God’s people for His saving intervention in their plight. These are briefly discussed. When looking at His church, the members of His spiritual body, God does not separate one geographical nation from another or displays partiality toward any nation, He is equally fond of His people all over the world and He always has a remnant of believers in any location on the globe. What respondents *did* say is that God moves in areas, anywhere in the world, where pockets of believers

desperately come before Him in humility and dependence. Something of that nature has been taking place in South Africa over the past two decades where believers are standing in a role of intercession for the nation as a whole. The 'Global Day of Prayer' initiative started when a South African businessman had a vision from God in the year 2000 to unite people in prayer (Global Day of Prayer, 2012). What started off with 45 000 people praying together in Cape Town, South Africa, expanded to a united continental prayer action between all 56 nations on the African continent in 2004 and further expanded to an international event in 2005, with millions of people from 220 nations gathered together in prayer in their own nations (Global Day of Prayer, 2012). Building on this foundation, God is at this time directing Christians to pray more in local churches, family homes and businesses around the world rather than in assembly halls and sport stadiums and to live a lifestyle of prayer. This all started with the obedience of one South African businessman. The 'Turn to God' (T2G) programme was initiated in 2008 when a female South African "Reverend" acted on a word she heard from God that instructed her as follows: "Tell South Africa to turn to God" (Turn to God, 2012). T2G is bringing a message of spiritual revival first and foremost to South African communities, with the vision to transform society in accordance with Biblical principles. Faith-based communities in several countries such as Dubai, Armenia, Canada and Russia have since joined in the vision of T2G by uniting people through events like conferences, celebrations, market place ministry initiatives plus school and sports ministries (Turn to God, 2012). Another example of a South African Christian initiative recorded from participants' accounts is the so called 'Unashamedly Ethical' (UE) programme. Funded by a group of mainly commercial donors, the UE programme promotes Biblically based 'good values, ethics and clean living' by way of a public commitment from private and organisational signatories (Unashamedly Ethical, 2012). All signatories who accept the challenge of a public commitment are held accountable by a presiding ombudsman, who reviews and internally settles written complaints against signatories who make themselves guilty of unethical behaviour by contravention of the code of conduct they are meant to adhere to (Unashamedly Ethical, 2012). The UE campaign has also taken root in countries outside South Africa and in May 2012 the initiative had 14 588 individuals and 3 140 organisations signed up, with the majority of signatories, just under 80 percent, being South Africans (Unashamedly Ethical, 2012). The 'Mighty Men Conferences' (MMC) and 'Loftus for Jesus' events

were initiatives that were born in the heart of yet another South African farmer and businessman. MMC kicked off in 2004 and saw a number of 240 men gathered in one location for a weekend of teaching, prayer, worship and fellowship (Buchan, 2009: 1). The attendance of the annual MMC gatherings just kept on growing exponentially every year: 600 men gathered in 2005, 1 060 in 2006, 7 400 in 2007, 60 000 in 2008, 200 000 in 2009 and a record number of more than 400 000 Christian men from all over South Africa gathered in one place in 2010 (Mighty Men Crusade, 2012). Following the 2010 conference, MMC founder Angus Buchan said: "This is the last MMC that I was called for, men, go out and carry on with MMC in your regions" (Mighty Men Crusade, 2012). From that time onwards, Buchan asked his 'spiritual sons' to carry on the legacy by hosting regional MMCs in different parts of the country; these meetings carry on and are supported zealously - reflecting a hunger for God by men in South Africa and a desire to pursue a Godly life (Gateway News, 2012). The MMC events in the South African nation also led to a record-breaking gathering of more than 70 000 Christians, men, women and children, in July 2008 in one of the largest national sport stadiums, in an event known as 'Loftus for Jesus', organised by MMC coordinators at Loftus Versveld stadium, located in the South African capital Pretoria (Loftus for Jesus, 2012).

As respondents explained, these well-attended and successful Christian movements do not necessarily classify one nation as being more Godly than another, but instead can be ascribed to a phenomenon where people in a nation stand united before God with an attitude of helplessness and a committed attitude toward God's principles and purposes. A number of respondents remarked that current circumstances in South Africa place it in a different spiritual climate than Europe for instance. From their own perspectives and personal views, some respondents that are in frequent contact with relatives or colleagues in Europe, reported that they were under the impression that the church in Europe is not faced with the same challenges as the local church in South Africa and that it seemed to them as though there was not such a heightened level of spiritual awareness and commitment to spiritual coalitions, specifically with relation to the Christian faith and Christian church activities. Respondents also pointed out that the United States might again experience an entirely different religious atmosphere and spiritual setting and similarly so in Eastern and Middle Eastern countries, where outright or subtle persecution of Christians and

legislative restrictions once more might put another angle on Christian religious activity and the way business people live out their faith. A number of respondents made the point that they believe it is easier to express one's faith in the public arena in South Africa, as opposed to Europe, not because of a more favourable legislative or political framework per se, but more on the basis of social acceptance and tolerance from the community at large. Despite the report of possible differences in the so-called spiritual climate around the world, participants in the South African study also spoke about the strong sentiment of harmony between Christians and made mention of the powerful feeling of unity that exists between members sharing the Christian religion all over the globe - a unity that transcends language, culture and location. One respondent (No 17) remarked that God often refers to different nations throughout the Bible and that one should by no means invalidate the existence of different national groupings. When Jesus spoke to His disciples in Matthew 28: 19 He explicitly instructed them to take the gospel of salvation to the nations of the world: "Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit" (New International Version). The respondent continued that, according to his interpretation, the Bible however provides enough evidence that once the church was established by Christ, following His resurrection and the outpouring of the Holy Spirit, membership of the church, or the so-called body of Christ, supersedes membership of any other identity-giving element including national culture. Jesus, when He spoke about His purpose and the fulfilment of His calling made frequent mention of the church without providing any reference to additional worldly identity-giving factors. Jesus steps into the future when He promises to build His kingdom and gather His followers together before His crucifixion, with His first reference to the *church* as His future body of followers, in a profound statement captured in Matthew 16: 18 where He declares: "And I tell you that you are Peter, and on this rock I will build my church, and the gates of Hades will not overcome it" (New International Version).

In the study that this research project was based on, no particular differences were found in the way that Christian religious identity influenced the business activities of the UK participants versus their German counterparts (Werner, 2006: 155). Werner concluded that the very similar way participants from both nationalities linked their faith to their business lives, might indicate that a shared religious identity created a

stronger identity and cohesion between individuals than national identity did (Werner, 2006: 155). Werner did however report on observing some differences in the way small businesses were embedded in the social and legislative setting in Germany and the UK, although the main focus of the study was to investigate the impact of religious identity on business practices, hence the influence of societal structures on small business practices was not explored in great detail in the Werner study (Werner, 2006). One example that was recorded in the Werner study, for instance, is that a number of UK respondents made mention of the fact that they were against Sunday trading based on their religious viewpoint (Werner, 2006: 111). At the same time, German respondents did not bring up the matter of Sunday trading because of the fact that Sunday trading was prohibited for the majority of businesses at the time the interviews took place, hence the matter of non-trading on Sundays, based on religious principles, was not even brought up by German respondents (Werner, 2006: 111). Werner's conclusion was that, while social and legislative conditions undoubtedly provide frames for specific behavioural outcomes, that might appear to look very similar as religiously framed outcomes, there certainly remains a degree of mutual exclusivity in the different contexts, when considered as motivational triggers for behaviour (Werner, 2006).

No evidence-based claims of observable differences as to the effect that national culture, in a broader sense *per se*, might have on the research phenomenon can be scientifically demonstrated in the scope of this study, although economic setup and societal structures embedded in those different nationalities should undoubtedly be taken into consideration. The researcher suggests that a noteworthy context-providing factor that affects the *how* of Christianity and has some influence on the research phenomenon in the South African context, less so in the European cultures, is the differences in socio-economic climates in the respective nationalities. The majority of respondents made mention of the fact that South Africa is marked by high levels of poverty and a large social gap, i.e. a high prevalence of economic inequality, as expressed by the Gini-coefficient amongst other ways, and remarked that this phenomenon has direct consequential outcomes with related inequalities in various sectors like education, housing and healthcare coupled with an increased incidence in social problems like crime and low employment levels. Respondents also indicated that South African state welfare programmes do not come anywhere

close to addressing the needs of the substantial total of poverty stricken South African citizens plus the scores of infiltrating refugees from struggling neighbour nations like Mozambique and Zimbabwe. This state of affairs, with the average South African surrounded by poverty often visible from their own front porch, certainly contributes to the way the sample group of South African SME owner-managers view their role and purpose as members of the Christian faith in the South African national context. The lack of efficient government programmes places many of the intimidating social responsibility dilemmas in the private hands of other welfare groups like churches or NGOs in a very real way. This dire social setting scenario in South Africa unquestionably provides a different context with regard to the research phenomenon, as opposed to the context of the European setting where the state provides extensive welfare services in Germany and in the UK, and SME owner-managers consequently might feel that there is no reason to be concerned about wider social issues, as they are being taken care of adequately by the state (Werner, 2006: 155). Participants made frequent references to a wider level of community social responsibility, the widow and the orphan (James 1: 27), above and beyond the 'closer' responsibilities they felt they had toward family, employees, suppliers and customers. Despite the difficult and tension-providing circumstances in the nation of South Africa, a striking discovery recorded by the researcher was the warmth, compassion and genuine love that respondents expressed towards others - regardless of the religious affiliation of those they interacted with, respondents acted out a duty to demonstrate the reality of Christ through their testimonies of love and service.

In summarising the ideas expressed pertaining to national culture, the researcher is of the opinion that the studies performed in South Africa and Europe provide evidence that Christians broadly rationalise their faith in a very similar fashion, although the way they live out their faith relative to their business lives might be influenced, amongst other things, by a subset of relevant conditions like socio-economic circumstances present in a particular national location. The researcher by no means claims that socio-economic circumstances in a country can be regarded as the only trigger for an increased level of spiritual awareness and heightened spiritual activity, although findings suggest that spiritual climate is among other things determined by social climate. The researcher further points out that the

concept of 'spiritual climate' is without doubt a very intricate and multifaceted phenomenon of which a thorough examination and adequate explanation falls beyond the limited scope of a research project of this nature.

5.18 CONCLUSION

The sixteen major themes and eight sub-themes addressed in this chapter, as based on the researcher's analysis of the transcribed interview data, represent conceptual and linguistic frames that provided an insight into the research phenomenon. The recorded themes were dealt with under the following headings:

- Faith
- Grace
- Calling
- Stewardship
- Kingdom
- Holiness
- Discipleship
- Discernment
- Love
- Relationship
- Anointing
- Inseparable Dimensions of Life
- The Christian Life Journey
- Biblical Principles
 - Centrality of the Bible
 - Integrity and Honesty
 - Sowing and Reaping
 - Humility
 - Forgiveness
 - Power of the Tongue
 - Importance of Prayer
 - Centrality of Christ
- Money
- Cultural Perspective

Werner (2006) recorded five themes: calling, stewardship, witness, holiness and general moral tenets, in her study that investigated the research phenomenon in the European context, as discussed in detail in this report (section 3.4.2). In comparing the distinct themes, the researcher is of the opinion that Werner's *witness* theme might be compatible and consistent with what the researcher captured under the *kingdom* theme, while calling, stewardship and holiness were presented in very similar fashions by the European and South African sample groups - not a surprising result, as these concepts might be expected to carry fairly similar meanings to individuals united by membership to the same religious group. Additionally, a number of ideas captured by the researcher were also reflected in Werner's (2006) general findings, namely: integrity, honesty, treating people in a loving way, forgiveness, the importance of prayer, centrality of the Bible and guidance of the inner man by the Holy Spirit, the latter corresponding strongly to the *discernment* theme.

Werner's (2006) report included a section on reported practices, providing additional context to the five initially identified frames she observed as based on the accounts of her interview participants (Werner, 2006: 38). Self-reported practices by no means provide sufficient scientific grounds for making meaningful observations about actual behaviour. In addition, the practices reported in the Werner (2006) study as well as in this research project cannot be regarded as behaviour that is specifically unique to the Christian religious identity; they may be regarded instead merely as morally 'correct' or 'decent' moral behaviour. On the other hand, it would be a serious mistake to regard these reported practices as commonplace, for the reason that the data captured during this project as well as in the Werner (2006) project, portray a reality of respondents very often drawing explicitly on Christian concepts to motivate and rationalise their behaviour. In addition, respondents from both samples frequently drew on passages of scripture to rationalise their moral behaviour as reflected in their accounts (Werner, 2006: 111). Although one would have to go about things differently to scientifically quantify behavioural outcomes linked to religious affiliation, the findings produced by Werner (2006) and by this study nevertheless might be adequate indicators that could provide valuable clues for expected behaviour and meaningful outlines for further examination. In summing up, the conceptual frames identified in this report were obtained with scientific

meticulousness in mind, although a number of reported practices were identified and recorded, further examination and comparison of these elements, which are not scientifically endorsed evidence for actual practices, would move further away from healthy research protocol; hence the researcher can find no merit in presenting such an analysis to the reader of this report. The conceptual themes plus attitudinal and linguistic frames discovered through the study and discussed in this section provided the researcher with comprehensive insight relating to the research phenomenon, enabling the researcher to put forward some recommendations for business practice and administration that are presented in Chapter 6.

CHAPTER 6

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 INTRODUCTION

This study was initiated against the background of the idea that a number of scholars have suggested some sort of correlation between religious affiliation and economic activity, coupled with the fact that in-depth insights into the subject of this phenomenon are inadequate. This project zoomed into the impact of religious values, norms and beliefs of a sample of South African Christian SME owner-managers on the way they conceptualised attitudes towards business activity, as reflected through their discourse. The study utilised a qualitative paradigm and a methodology based on a grounded theory strategy that employed a semi-structured questionnaire instrument to gather data from a group of 22 respondents. Ethical considerations limited the data gathered to qualitative, self-reported accounts that were captured by the researcher in person. In this final chapter, a summary of key findings is presented and linked to the research objectives outlined in Chapter 1. The underlying themes and conceptual frames discovered through the study are presented and some suggestions are put forward as to how an awareness of religious codes of belief could add value to the business ethics dialogue. Limitations are highlighted and a number of ideas for further research are proposed.

6.2 RESEARCH OBJECTIVES REVIEWED

The primary research objective of this study was to obtain an informed and in-depth understanding of the underlying Christian religious beliefs and values that small business owner-managers draw on in the everyday running of their businesses. The secondary objective of this project was to make a business administration contribution in the form of recommendations for business practice, against the backdrop of Christian morality in the business ethics domain. Both these research objectives were met at the completion of the study. The primary and secondary research objectives are discussed below.

6.2.1 Primary Research Objective

In dealing with the primary research objective, two appropriate research questions were posed that provided a roadmap for meaningful interaction with the research

topic. The *first research question* asked what it meant to incorporate a religious ethic into a business ethics paradigm, from the perspective of the participants in this study. The research participants were all full-time SME owner-managers that were directly responsible for the day-to-day managing of their business. These candidates also reported that they held a very strong conviction related to the Protestant Christian religious framework and that their business activities were positively linked to their religious stance. Rossouw (1994: 561) suggested almost two decades ago that theology had become a closed system with little impact on modern culture, many Christian business people were still active and committed members of their churches although they had the idea that theology and economy were two isolated and different disciplines. Rossouw (1994: 561) went on to explain that human alienation, environmental pollution, ozone destruction, and other social illnesses had started to convince some thinkers that value-based social engineering plus the reintroduction of a moral dimension in business had become a critical necessity and in that regard he posed the question whether Christian ethics would respond to this challenge.

The results of this study conclusively affirm that there are Christian business people in the economy who view the reality of their business careers through the lens of their faith, they source their moral guidelines from the Bible and Christian doctrine and apply these values directly in the everyday running of their businesses, to effectively practise Christian ethics in that way. What was observed was not a half-hearted attempt coloured with Christian jargon and self-serving application of Biblical decrees but rather a case of committed individuals working through their own personal 'battles' plus the many challenges of small business management while staying connected to a supreme being and allowing that supreme being to reign through them with respect to their daily decisions. The study did not employ statistically valid tools to quantify the extent to which the participants 'walked the walk', as far as measuring the actual behavioural outcomes that this sample of economic actors displayed, but it is of crucial importance to note that the conceptual and attitudinal frames they portrayed certainly provided clues in respect of behavioural alternatives that were available to them. When Christians - and that might apply to members of any religious grouping as far as this is concerned - give language to religious concepts they make it concrete and fulfil a precondition for a

particular course of action to materialise. As Watson and Harris (1999: 6) explain, people have an outside world that becomes a reality only when they can use language to relate to and make sense of it. Language is therefore the required means used to understand and connect to the realities in their world. Understandably, the increasing importance of the role of language in the shaping of thoughts and ideas in cognitive psychology is highlighted by Harré and Gillett (1994), while Giddens (1977: 129) reiterates the point that an examination of language can offer clear and meaningful insights that provide social researchers with a valuable understanding of social phenomena - since language is such a central feature of social life, it exemplifies the distinguishing traits and qualities of all social constructs. The goal of gaining in-depth insight through an intimate investigation into the economic realities of the research participants, as an extension of their religious identities, was adequately achieved. It is of course impossible to convey that in-depth insight, except vaguely, to the reader of this report. The fact that the researcher participated in face-to-face interview sessions, observed their body language and facial expressions, captured their stories along with personal anecdotes and 'connected' with the participants, naturally placed one in a position that made it possible to take in much more than could be made available through the limited scope of the pages of this report. The themes recorded as they emerged from an analysis of the interview data nevertheless should provide the reader with a meaningful glimpse not merely of the attitudinal perspectives held by participants at the junction of religion and commerce, but in addition offer a textured account of context-providing Biblical and situational references pertaining to each distinct theme. While the study revealed that the surface had been barely scratched with reference to any given theme as a stand-alone topic of study – any of which could of course be examined further in greater depth – the sum of interpretations as a whole provides an academically sound basis for making well-founded recommendations for the discipline of business administration. In addition, volumes could be compiled pertaining to a theological assessment of the research phenomenon and the thematic propensities uncovered through the study. In not losing sight of the definitive goal, the researcher will however deal with the findings in one way only and that is to earth the resulting guiding principles in the field of management education.

The *second research question* looked at determining how Christian SME owner-managers linked their faith to their business activities as reflected by their *linguistic* and *attitudinal* conceptualisations, as derived from an analysis of related discourse captured during one-on-one discussions. Through the qualitative interviews a number of themes emerged that constitute specific ways in which these SME owner-managers rationalise their faith in the daily running of their businesses. Table 6.1 depicts a synopsis of the themes recorded and is followed by a short interpretation of how participants conceptually framed the distinct themes.

Table 6.1: Summary of Themes Discovered and Discussed

• Faith	• The Christian Life Journey
• Grace	• Money
• Calling	• Cultural Perspective
• Stewardship	• Biblical Principles
• Kingdom	▪ Centrality of the Bible
• Holiness	▪ Integrity and Honesty
• Discipleship	▪ Sowing and Reaping
• Discernment	▪ Humility
• Love	▪ Forgiveness
• Relationship	▪ Power of the Tongue
• Anointing	▪ Importance of Prayer
• Inseparable Dimensions	▪ Centrality of Christ
of Life	

Faith was framed as a central element of the Christian religion; it is not an optional ingredient in the life of a believer, since without faith it is impossible to please God (Hebrews 11: 6). Believers fully surrender their lives by trusting God not only for their salvation, but also for receiving His perfect plan and will for their lives by faith.

Grace was framed as the gift bestowed on mankind by the redemptive work of Jesus Christ that allows fallen man to be restored to a position of right standing with God – man's carnal nature is restored and a divine connection with God through an intimate relationship is made possible. The following acronym for grace was offered: 'God's riches at Christ's expense'.

Calling was framed as the higher plan or purpose that God has for an individual. This life-purpose is aligned with God's will and provides individuals with a sense of significance and destiny. No calling is secular, the church minister and the marketplace minister walk in an equally high and holy calling. Fulfilling one's calling is not easy, trials and opposition are a reality but so are encouragement and provision from God.

Stewardship was framed as a key element of the Christian faith. God appoints people to look after His affairs on the earth. Good stewards are faithful with regard to the responsibilities placed under their care, whether little or much, faithful stewards administrate with excellence whatever God entrusts to them.

Kingdom was framed as God's governance. God's kingdom is established on the earth through the lives of believers. His authority and rulership are extended by believers who act as agents of God's kingdom. Kingdom practices - in other words, God's ways of doing things - are demonstrated by believers in all facets of life, including business.

Holiness was framed as a state of being set apart for God. It is not based on accomplishment and involves individuals being intentionally mindful not to instinctively conform to the carnal desires of the flesh, which is not possible by human strength but only through obedience and commitment to the ultimate source of holiness, Jesus Christ.

Discipleship was framed as one of the central Biblical themes, the mandate of the great commission that was given to the church by Jesus being to go into the world and make disciples. It implies investing in the lives of others and giving oneself for their progression. Jesus modelled discipleship as He surrounded Himself with a few men and made investments in their lives through deep relationships, whereby He reproduced His own character and way of looking at the world (the mind of Christ) in them.

Discernment was framed as one of the ways believers receive Godly direction and guidance in the dealings of everyday life, through a revelation in their inner-beings by the Holy Spirit. It is a critical avenue of God's communication in the lives of believers and provides them with a sure sense of knowing in various situations that might be encountered in the different aspects of life. Discernment was prominently framed as a method of Godly guidance in the domain of business practice.

Love was framed as a *powerful driving* force that brings forth joy, peace and goodness in a harsh world. People want to love and need to be loved. Love is demonstrated through acts and God is the absolute source of love, as demonstrated by way of His sacrificial act of reconciling man to Himself through the death and resurrection of Christ.

Relationship was framed as a key element of the Christian walk. Relationship with God and others provides the basis for influence. The personal relationship with God has an inward focus and sustains believers while an outward outpouring of the hope they carry inside of them occurs through relationships with other individuals.

Anointing was framed as a supernatural, God-given capacity that allows a person to perform some or other task with an increased skill or ability that can be regarded as being above and beyond their normal capability. Respondents indicate that anointing is not something extraordinary in the sense that it takes them away from where they normally are or what they normally do or puts them on a spiritual high, but that they experience it in the normal day-to-day activities of their lives. Typical responses included testimonies of how problems were resolved, difficult situations restored or

creatively innovative business ideas came to mind by inspirational insights that were not rooted in their own understanding or intellectual ability.

The Inseparable Dimensions of Life were framed in terms of the fact that no separation exists between the different aspects of believers' lives in light of their Christian faith. The Christian life is completely integrated in everything individuals do and say and in every location where they find themselves. The aim in the business life of Christians is to be true to their true identity, even though they are not perfect and do not have it all together.

The Christian Life Journey theme pertains to the fact that believers are on a continuous journey and that they are a 'work in progress' in the hands of God. In the life of every believer there are times and seasons of preparation and times of establishment and these cycles represent a Godly journey. During this journey their lives are shaped through many forms of Godly intervention that might be difficult, painful and challenging at times but produce in them the outcome of becoming characteristically more like God and increasingly aligning their lives with His purposes.

Money was framed as an enabler in the hands of a Christian business person. It can accomplish a great deal toward advancing the kingdom of God in the hands of sold out Christians who understand what kingdom is about. Money in itself contains no character since it is completely value-neutral and can be applied equally effectively to accomplish both good and evil. The notion that poverty should be regarded as a virtue with respect to the ideal Christian walk is erroneous and misleading.

Cultural Perspective was considered in terms of its influence on the way Christians live out their faith. National culture per se cannot be regarded as a major factor of influence within the scope that this study encompassed. Membership of the Christian faith represents a very strong identity-creating factor, possibly even stronger than national culture. Respondents reported that South Africa displays a degree of heightened spiritual awareness, as opposed to Europe where high standards of living promote secularisation and humanistic thought.

The *Biblical Principles* theme was framed as practical Godly guidelines for life, given by the Creator to His creation. Respondents reported that the Bible was not treated merely as a document containing information but as the authentic Word of God. The authority and normativity the Book enjoys within believing communities are not found through a strictly academic, clinical and objective approach but rather through an involved and engaged manner whereby the reader is taken up and nurtured by the text at the same time, as Van Zyl (2008: 133) reports. A number of concepts related to specific Biblical guidelines were brought up by participants including:

Centrality of the Bible: The Bible is a manual containing God's wisdom and instruction for living a happy and successful life. God guarantees that His word has power and that Christians can put their faith in the word because He backs it up Himself. Believers are commanded and encouraged to put their faith in the word. The Bible is regarded as a living book, carrying in it the live-giving power of the Almighty.

Integrity and Honesty: God's standard of excellence includes living with integrity and being honest in the dealings of one's life. In the business world particularly, respondents indicated that commitment to integrity and honesty requires a clear vision of God's yardstick and an intimate loving relationship with Him.

Sowing and Reaping: This was reported as a fundamental value in Christians' lives and one of the principal ways whereby God governs the universe. Every word and every action can be thought of as seed and they contain the potential to produce a harvest that is linked to the type of seed. In all aspects of life people are constantly sowing different seed and reaping the consequences - good or bad - of their actions.

Humility: God resists proud people and He gives grace to the humble, humility is one of the most valued attributes portrayed in the Bible. It is difficult for proud people to make room for God in their lives because it requires a degree of brokenness and vulnerability to lay open and submit one's life to God and His ways. In God's way, humility is connected to authority.

Forgiveness: Forgives is a crucial principle in the life of a Christian because there will be times in the lives of all people where they will go through injustices and suffer losses brought on by the actions of others. Forgiveness is not optional in the life of a believer, and people can cause harm to themselves by choosing to walk in unforgiveness, as they are plagued by unpleasant and troubling emotions that can torment their souls.

Power of the Tongue: Words carry influential power and creative capacity and should never be uttered carelessly; words bring about both blessing and destruction and people who understand this principle apply it by weighing their words and speaking with good sense and caution.

Importance of Prayer: Prayer is as much a matter of believers listening to God as it is of speaking to Him, not only having a freedom and boldness to talk to God at any time but also being continually open to listen to His voice in the stillness of their own hearts. Faith is released through prayer and God intervenes in situations when His followers call on Him through prayer.

Centrality of Christ: The kingship of Jesus calls every believer to a Christ-centred life. The life story of Jesus cannot be separated from God's people, from Him and through Him and to Him are all things (Romans 11: 36). Jesus Christ is not only the head of the church but will ultimately judge all of creation, He is the one to whom the name was given that is above every other name, before Him every knee shall bow and before Him every tongue shall confess that He is Lord (Philippians 2: 8-11).

Following the study, the researcher would maintain that he had indeed acquired a thorough understanding of the research topic, taking into account that the limitations pertaining to methodology, execution and restrictions in his own makeup plus his personal perceptions might have influenced the recorded observations. In the following section some ideas are presented in the form of guidelines for business administration.

6.2.2 Secondary Research Objective

The following section connects the findings uncovered through the study – and that of course is not limited to the conceptual linguistic themes per se but also took into account the context in which they were presented – to a significant practice-based collection of ideas. The secondary objective of this project was to make a business administration contribution in the form of recommendations for business practice against the backdrop of Christian morality in the business ethics domain. This objective is dealt with in two segments; the first contains guidelines aimed specifically at the smaller audience of Christian entrepreneurs, for whom the practical implementation and suitability of the research directives will deploy in a different manner, or strike a different nerve, as it were, from the non-Christian practitioner. The use of the term *non-Christian* requires attention: while the first section of business administration guidelines speaks to the Christian practitioner specifically, the reader might deem it appropriate to include members of other religious affiliations in some aspects of application seeing that synergies and complementing features seem probable. In this respect a distinction could be made between the collective association of religious practitioners, from a variety of religious groupings, as opposed to the balance of non-religious individuals. Every individual should logically fall into one of those distinctive categories.

The second section then deals with general business administration guidelines where religious preferences are of no consequence and application is fitting to a broader audience. The merit for compromising these directives in a ‘one fit all’ solution is questionable and would be an attempt to fit a square peg into a round hole so to speak. The truth of the matter is that Christians are collectively mandated to present the ‘body of Christ’ in a transforming way to the inhabitants of the world. This metaphor draws interlinked members together, with no division on the basis of class or income, to be *salt* and *light*, in other words to serve, teach, encourage, lead and help others; as such the church is called to impact culture, as Schoeman (2012: 166) makes clear. Silvio (2013: 59) in addition draws attention to the fact that religions generally offer a peculiar element to the civil society context by way of the conviction that man is the repository of truth given by God. Religions (or at least those religions that are founded on divine revelation) find ultimate meaning in man’s responsibility towards God to build the common good through personal responsibility

and meaningful relationships with others; a conviction that is of course highly significant in examining civil society. The decision to bring up a distinction between religious and non-religious practitioners is taken with caution, there is no intent or suggestion that religious values should be pushed down the throats of non-religious managers; that would presumably be a tough sell in any case, but rather that an all-inclusive mainstream approach be followed whereby the contributions of all stakeholders are incorporated in the ethics dialogue. At the same time, the stories of the participants that were recorded in this project contained quite a few 'ingredients' that were so distinctively Christian that the research write-up would be incomplete if the address to the Christian practitioner per se was omitted or neglected in this report. Perhaps it is exactly because of ideological or religious differences that this type of subject is considered a thorny topic that is typically undesirable and not taught in business school programmes because it might be perceived as a factor that compounds the already challenging complexities of business unnecessarily. In this respect, the wise words of Aristotle come to mind when he observed: "The investigation of the truth is in one way hard, in another easy. An indication of this is found in the fact that no one is able to attain the truth adequately, while, on the other hand, we do not collectively fail, but everyone says something true about the nature of things, and while individually we contribute little or nothing to the truth, by the union of all a considerable amount is amassed" (Philosophical Society, 2013).

6.2.2.1 Integration of Religious Tenets - the Christian Practitioner

Authors Kinnaman and Lyons (2007: 47) conducted extensive research to determine to what degree Christians transformed culture by the way they lived. Their findings were disturbing: "In virtually every study we conduct, representing thousands of interviews every year, born-again Christians fail to display much attitudinal or behavioural evidence of transformed lives. For instance, based on a study released in 2007, we found that most of the lifestyle activities of born-again Christians were statistically equivalent to those of non-born-again. When asked to identify their activities over the last thirty days, born-again believers were just as likely to bet or gamble, to visit a pornographic website, to take something that did not belong to them, to consult a medium or psychic, to physically fight or abuse someone, to have consumed enough alcohol to be considered legally drunk, to have used an illegal, non-prescription drug, to have said something to someone that was not true, to have

gotten back at someone for something he or she did, and to have said mean things behind another person's back. No difference". This situation could perhaps be explained by Allport and Ross's (1967) distinction between intrinsic and extrinsic religious orientation (that originated from Allport's 1950 and 1966 work), that describes an intrinsically oriented person as an individual who considers religion as an ultimate end in itself and as a master motive in life; religious beliefs and values are internalised without reservation seeing that an intrinsic religious orientation floods the entire life with motivation and meaning while by contrast, an extrinsically oriented individual approaches religion in a utilitarian or instrumental fashion: it helps one to attain self-centred ends, such as safety, solace or sociability. Neyrinck, Lens, Vansteenkiste and Soenens (2010: 427), in expanding on Allport's work, explain that: "Intrinsic motivation refers to the enactment of an activity in the absence of external incentives; a behaviour is performed for no other reason than the feelings of satisfaction and enjoyment it brings. For instance, when a person attends a seminar on a religious theme purely for personal feelings of interest and fulfilment, the activity is said to be intrinsically motivated. Intrinsic motivation is considered the hallmark of autonomous functioning because intrinsically motivated people experience a sense of psychological freedom and volition".

The researcher concurs with the findings of the abovementioned scholars and the fact that religious individuals operate with varying levels of motivation; the nucleus of genuinely committed intrinsically orientated Christians might in actual fact be relatively small. In this regard a thesis like this serves not only as tribute to Christians whose lives are fully immersed and integrated in the Christian identity but in addition could serve to encourage all Christians to do away with any form of separation between their faith and their everyday business-lives and embrace practical spirituality in order to positively contribute to the alteration of distorted economic structures through an observable display of moral excellence. In this thesis Christian economic actors can find language to express the underlying value concepts that are central to the Christian walk and aim to live by these tenets. One could hardly overstate the damage that has been done and can be done by believers who profess to believe more than what they are willing to live by. In that regard, living the values that one believes in could be considered a critically important value in itself and one that might be upheld by the Christian ethics' ethos.

Everything a Christian, with an accurate understanding of the Christian identity, deals with, should be affected by that person's faith; the Christian identity is not an external facade that is put on in the morning like a garment that is worn at church meetings but left at home when attending a business meeting or a football game. Everything in the life of a Christian is integrated in an all-inclusive Christian identity that finds expression in all aspects of the Christian life, as depicted in the illustration presented in Figure 6.1. In light of this, to refer to a 'Christian businessman' or a 'Christian schoolmaster' per se denotes somewhat of a misnomer. When reference is made to a Christian, the understanding is that there is no way that the internalised Christian character could not have an impact on every aspect of that individual's life. Any form of separation between any particular area of the Christian life and the spiritual backbone of their existence is fundamentally at odds with God's agenda. No part of the Christian being should be anything but fully committed to Christ. One could argue that God's presence and His blessing are manifested in areas where His presence is welcome; if believers for instance rely on God for protection, wisdom, guidance, provision etc. relating to their ability as parents but make no room for God in the running of their businesses one could perhaps argue that such an approach corresponds to a dualistic worldview rather than to a Christian worldview. Building on that, the Christian ethic does not bring a set of *Christian values* to the marketplace as such; Christian members give *themselves* to God's cause through a kingdom mentality. They internalise the truth of God's unconditional love and live by an understanding and belief of this truth by FAITH, in other words, they become people who live *from the inside out*.

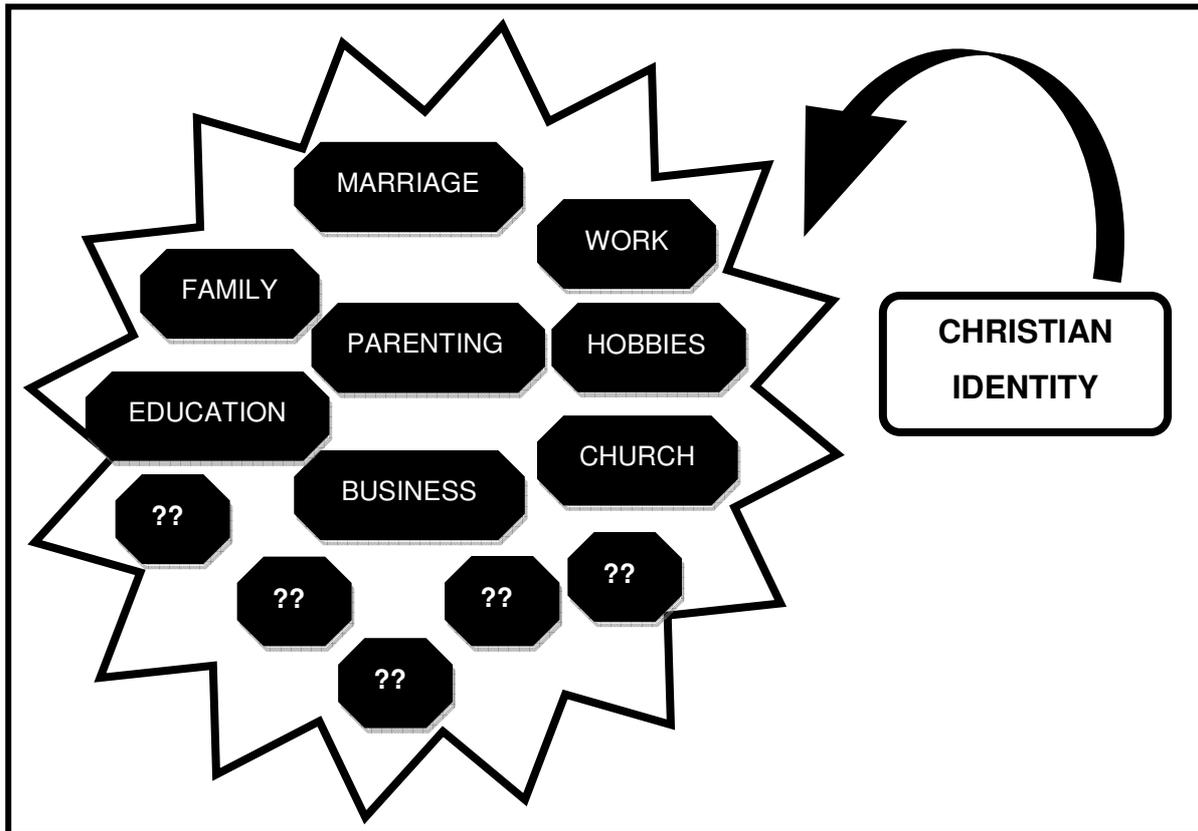


Figure 6.1: The Christian Identity Applied

Business owners who make God a priority constitute companies that make ethics a priority; business owners who know God's agenda, by default put matters of human rights and social and economic justice on theirs. By no means does the Christian ethic imply that business people become weak when they serve God through their enterprises; the notion held by some that Christians are 'softies' who cannot hold their place in a competitive market rests on the assumption that meekness and gentleness are comparable to weakness. This idea is far from true. Christian business people are first of all light-bearers and people of hope but their businesses are operated on sound economic principles, including all the goalposts of decent profits and Weber's capitalist virtues. They make genuine investments in people but equally sound economic investments; however, their underlying focus is on the creation of value, not riches. They engage in the marketplace with enthusiasm and commitment but in all of it they serve God wholeheartedly with their hearts aligned to His purposes, they do not attend business prayer meetings to sooth their consciences or print Bible verses on the packaging of poorly manufactured products; they operate in a spirit of excellence because of what is on the inside of them, they

do not operate with a pretence of godliness. They are dual citizens; they reside in one kingdom and carry in them the constitution of another. In all tasks they act from faith and to God's glory; because of their inner rationale to work heartily 'as for the Lord' they are interpreting their cultural activities differently from unbelievers, hence making their cultural work, in this regard, as Van Drunen (2010: 167) says, uniquely Christian. A misconception, held by some and often promoted in Christian literature and in business gatherings is the notion that God wishes to be the owner and CEO of enterprises held by Christian entrepreneurs. Nowhere in the Bible appears any evidence, by clear pointers or subtle hints, that God is interested in business ownership. The fact of the matter is that the kingdom of God is inside every believer and that God longs for custody of the person. God wants to be CEO of the Christian *life*. He wants a person in totality, He is not interested in people's money or in shares in their businesses, He wants to be the centre of His followers' existence, He wants governance not of their businesses but of their lives in their entirety. After all, He does not dwell in temples made by human hands but inside men who surrender their lives to Him (Acts 7: 48).

In light of the assertion that the Christian ethic can contribute in a meaningful manner to morality in business, attention is turned for a moment to the insight of a number of scholars pertaining to this matter. Charles (Chuck) Colson's words set the stage for an all-encompassing worldview perspective that could be provided by the Christian faith when he says: "Christians must see that the faith is more than a religion or even a relationship with Jesus; the faith is a complete view of the world and humankind's place in it. Christianity is a worldview that speaks to every area of life and its foundational doctrines define its content" (Kairos Ministries, 2009). Kim *et al.* (2009: 119-120) make the point that: "Scripture is not a set of principles or rules, but rather a comprehensive understanding of reality such as all life originating from God, the nature of God and man, and life's meaning", and further state that: "Whereas modernism assumes that knowledge, truth and morality are founded in science and reason, Christianity is based on the understanding that God was the creator of the universe, and that man, by use of his reason, could discover the mysteries of the universe. Contrary to popular notion, Christian thinking is not opposed to science and scientific discoveries or to a rational understanding of the world, as evidenced by the works of early scientists". The idea that the Christian worldview involves an

overall experience of reality that provides motivation for particular behavioural outcomes can hardly be summed up better than by the words of Neil Anderson who said: “What you do doesn't determine who you are; who you are determines what you do” (Christian Quotes, 2012). Anderson is touching on the Biblical principle here that states that a tree shall be recognised by its fruit (Matthew 7: 16) and hints at the fact that people can only produce ‘fruit’ that is like what is on the inside of them. Spiritual DNA produces particular outcomes in humans as biological DNA produces particular outcomes in trees or animals. Calkins (2000: 348) holds that: “Religion's idealism alerts us to the practical problems that surround us, the poverty and those things that undermine human dignity, community, and so forth; and this idealism shapes our understanding so that we can become prophetic and thereby capable of transforming economic systems toward the more effective service of others (God and neighbour). Moreover, while they have explicit precepts, religions such as Christianity induce us away from an over-reliance on legalism by redirecting our focus of attention from the letter of the law to its spirit. Finally, religion offers an alternative methodology that challenges highly individualistic, mundane, and transient thinking, and it contradicts the notion of justice as a final end. In short, religion enriches our moral discussion of business practices. In the end, I want to be clear that to adopt a religious perspective at times is not to adopt a certain anti-intellectualism or to set aside or diminish business ethics' usual academic rigor”.

Epstein (2002: 95), in considering the work of Novak (1996), says: “Michael Novak, writing out of the Catholic tradition, reminds us forcefully that *Business as a Calling* (Novak, 1996) is an essential, even crucial way for men and women to consider their business and other professional activities as vehicles through which they can live their religious commitments and find spiritual fulfilment. If more people understood this concept and practiced it within their organisational settings, it would make for greater individual peace of mind, and even more importantly, a better world. And we as educators have an important role to play. As in the case with all proper education, management education must not limit its focus simply to how students will earn their livelihoods. We can help prepare students at least to consider the possibility that they can live productive, socially useful and contributory lives where business endeavours, spirituality and religious commitment are not oxymora but rather inextricable parts of a coherent and meaningful life. Perhaps then, we shall at least in

part, contribute to a reversal of the third trend suggested by Cox and witness a reintegration of work, its religious character and role as a spiritual discipline". The third trend Epstein is referring to here is of course from Cox's (1965: 167) book, *The Secular City*, in which he observed the tendency at that time, of the emancipation of work from its religious/spiritual context. Tracey (2012: 2) expresses concern relating to the lack of accessible scholarly work dealing with religion and business when he states: "There is a significant body of work connecting religion and business ethics, and the notion of workplace spirituality has also generated considerable attention. However, these debates have largely taken place outside the major journals, and can hardly be said to have permeated thinking on management and organisation". As this project puts the *religion and business* theme right onto the table of business and management education specialists, the researcher is, on the one hand, as a Christian himself, pleased to participate in this dialogue and, on the other hand, painfully aware of the impending challenge and work that needs to be done through education and sound Bible teaching to adequately equip individuals. Chuck Colson so accurately provides perspective when he declares that: "Most professing Christians don't know what they believe and so can neither understand nor defend the Christian faith - much less live it" (Kairos Ministries, 2009). As opposed to relaxing God's standards, in a society where some might believe that humanity has evolved into a higher consciousness, the Christian is called to live those standards – not an easy obligation and certainly not one that can be tackled in one's own strength.

It would be a misconception on the part of religious economic actors to believe that they are not busy with God's work when their efforts are met with adversity. In the Christian perspective this was demonstrated through the life of the apostle Paul, author of two thirds of the New Testament, whose life was beset with difficulties, persecutions, hardships and even beatings. Humanly speaking, Paul could well have abandoned his mission but he was fixed on and driven by a higher cause. God's work, or good work, will more likely that not be met with a degree of opposition – doing the right thing and doing it right will always come at a cost, and true character manifests nowhere else as plainly and triumphantly as in situations that are riddled with challenges. Individuals can change the world, not just churches, organisations or institutions and in that regard one would encourage Christian entrepreneurs and

managers to give themselves and share the hope in them as part of the hope offered by Christ.

Finally, some might argue that a lack of regulation is a major contributing factor as far as ethical scandals are concerned. What comes to mind is policies such as Gordon Brown's 'light touch' financial regulation approach, that contained the sort of sentiment that has been partially blamed for the 2008 economic collapse, that was triggered by a reckless and widespread granting of personal home loans in the USA and UK and the subsequent aftermarket selling of these securities at outrageous mark-up fees on financial markets. One might suggest though, that the mortgage bankers, property tycoons and other benefiting stakeholders involved acted out of a lack of personal ethic, coupled with greed, rather than being prompted by the absence of firmer regulatory guidelines. Besides, how would one explain the staggering numbers of rhinos that are poached annually in South Africa for instance, to highlight a closer-to-home example, despite the tremendous degree of regulation that is in place on various levels and enforced by a diverse network of authorities? A personal ethic lies at the heart of the social ethic. If human beings act decently only because the possibility of being caught keeps a rein on barbaric and criminal behaviour or, differently put, if in the absence of regulation ethical conduct collapses like a house of cards, then humanity has indeed reached a sad state of existence. If truth be told, the ethical citizen does not need not to be overly regulated to pay bills, pitch up for work on time, abide by the speed limit, treat others with respect etc. If a religious worldview such as Christianity can endorse some form of personal ethic that a person can voluntarily choose to live by and if such an ethic is associated with positive societal outcomes, it creates a very strong case for ethically healthy communities.

6.2.2.2 Integration of Religious Tenets - General Directives

If the floor is opened in an all-inclusive manner and without prejudice in any way or form to people of religious and non-religious backgrounds to participate in the moral value and ethics dialogue, it could allow a form of cohesion and solidarity that is underpinned by the significant common goal of establishing a more ethically focused business world. The views of religious actors should not be treated in any way differently - that implies either by way of pushing or penalising - from those of non-

religious commentators. The critical role that business schools can play in destigmatising issues of a religious nature - as religiously-neutral institutions for the most part under constitutional law - should again be stressed. Benson (2013: 15) highlights an important issue when he brings attention to the fact that too much can be made of religious boundaries seeing that all people, Christians, Muslims, atheists and agnostics are men and women of flesh and blood like everyone else, their dogmas are different but they are dogmatic (in that their beliefs emerge from the first principles of their faith) - even though their faiths are different they are still based on beliefs, everyone believes in something, the atheist or the humanist believe differently from the Christian for instance, but they certainly believe in something. While Christian faith principles and a sacred document such as the Bible provide a coherent basis for morality for members of the Christian faith, non-Christians and non-believers for that matter could rationalise conceptualisations that are formulated from a different set of first principles from which they likewise might adequately derive their adaptation of some form of moral compass. Humanists for instance, might deny God and denounce accountability to Biblical morality, as Chappell (2010: 108) explains and find insufficient evidence for belief in the existence of a supernatural being, as recorded in the second Humanist Manifesto (American Humanist Association, 1973), but these individuals might possess valuable insights and excluding them from the business ethics dialogue for the sake of avoiding conflict around ideological differences makes little sense. This very argument could be entirely inverted and the point made that religious individuals, such as Christians or members of other religious and non-religious groupings, should not be excluded from the business ethics dialogue for the very same reason. Some could argue that one ideology might be regarded as superior or as containing ready answers for every value-dilemma conceivable; whether that is true or not is not the issue, however; this paper propagates that the domain of business administration and the discipline of business ethics should, at least to the degree required to facilitate meaningful dialogue, be kept entirely unprejudiced and free in terms of philosophical biases and differences in dogma. Efforts to reconcile collective ingenuity should take priority over an agenda of creating polarity between and intolerance toward opposing views.

Mindful of the setting created by the arguments offered above and moving on to the matter of discussing broad guidelines for business administration, attention is drawn

to the fact that King III, that became effective in 2010, has set the stage for an overall change of course as far as South African corporate governance issues are concerned, specifically relating to the inclusion of all forms of business entities with reference to adherence to best practice principles and compliance with the codes (IoD, 2009). As Le Roux (2010: 33) explains: “King III prescribes a culture of ethical conduct and it remains the board’s responsibility to cultivate. It recommends the implementation of a code of conduct which reflects the organisation’s values. At first, the compilation of such a code seems to be irrelevant to smaller SMEs, but this may indeed be a meaningful exercise for even small businesses. Such a code also serves as a constant reminder to the leaders of the values and practices the business incorporates in day-to-day dealings”. King III’s directive with regard to implementing an appropriate ethics management programme relies on the four pillars: i) assessment, ii) choosing and codifying values, iii) institutionalising the selected values, and iv) evaluating the effectiveness of the programme, as Minnaar-van Veijeren (2013: 55-59) points out.

King III states that: “Ethical standards are usually articulated in a code of conduct. If the primary purpose of a code is to curb negative ethics risks, its focus tends to be on rules and guidelines that can prevent unethical behaviour. But if a code’s primary purpose is to take advantage of the opportunities associated with a strong ethical culture, its focus tends to be on promoting core ethical values. Ultimately, a code may seek to balance these two objectives by explicitly linking core ethical values to rules and guidelines, illustrating the behavioural expectations of those values” (IoD, 2009: 20). It is clear that the choosing and codifying of core ethical organisational values is a central factor in the national corporate governance model that has been put on the table by the King commission. Legislative guidelines are gazetted and regulations are normally published by regulatory bodies but *core ethical values* are selected entirely at the discretion of the relevant decision makers. It is precisely here, in the selection of core values, that the input from a variety of sources should be welcomed. As Bloodgood, Turnley and Mudrack (2008: 568) make decisively clear, a critical component of business ethics instruction is to encourage individuals from different backgrounds to examine ethically charged issues in new ways and through a variety of lenses. While part of business ethics training indeed concentrates on teaching commonly accepted viewpoints on ‘right’ and ‘wrong’, a greater awareness

of other viewpoints is of the utmost importance in such training. The scholars Bloodgood *et al.* (2008: 567) continue by explaining that while specific religious insights for instance might be able to expose actors to clear guidelines with regard to particular ethical issues, they might not provide very clear guidance in terms of other issues. The fact of the matter is that considering different perspectives in terms of values that could influence ethical behaviour, is a healthy and meaningful mechanism toward reaching the goal of codifying appropriate organisational core values.

In summary, the ethics policy development roadmap contained in King III provides a straightforward avenue for inclusive participation for entrepreneurs and managers as far as compiling value statements is concerned. By allowing formal and informal stakeholders concerned to air their views, entrepreneurs, managers, business schools and formal lobbying bodies could accommodate an inclusive participation approach. In conclusion, as far as compliance with King III and religious motivation is concerned, one is not in a qualified position to elaborate extensively on the ideals of other religious groupings seeing that it fell outside the scope of what this project involved. Certainly in reviewing the general values put forward in King III (IoD, 2009) namely responsibility, accountability, fairness and transparency in light of the themes uncovered through this study, an immediate association is apparent in that themes such as integrity, honesty, stewardship, love and humility plus an inherent sense of moral duty might theologically uphold normative frames of motivation and provide tangible points of reference. Again, while this might apply in the case of Christians, as one group of economic actors, ideas stemming from other religious codes of belief might similarly not only 'connect' with the spirit in which the general values recorded in King III are presented but even meaningfully expand on them.

6.3 IMPLICATIONS FOR POLICY AND PRACTICE

Few would contest the claim that the state is overwhelmingly secularist and that ideas pertaining to religiously based institutional reform in all likelihood would have to arise from a different source. Government and other policy makers should not restrict people of faith to live in accordance with their religious beliefs, in all spheres of public life - not that this is presently the case - but the persecution of Christianity and other religions might become a growing reality as a symptom of the world taking on an

increasingly secularist character. What is seen today in gradual shifts of non-discriminating and all-inclusive policies in terms of pluralist religious and non-religious guidelines introduced widely in educational institutions and public organisations might take the world closer to a diminishing tolerance of distinct religious belief frameworks such as Christianity. Public discourse and conduct are revealing a shift in morality through small alterations in foundational societal and individual value statements that go unnoticed for the most part. That said, the removal of religion from society by government or other policy makers does not necessarily imply that the capacity thereof to influence society can be removed altogether. In the case of Christianity, for instance, no Biblical actuality provides evidence of the fact that the church needs control to exert influence; the church does not have to operate through official channels to make itself relevant in communities.

Government and business have the resources to correct economic inequalities in South Africa but improvements in economic and social welfare are to a large extent crippled by inefficiencies and corruption in business and government bodies alike. While government role models set improper examples and business is mainly concerned with profits and exploitation, not much improvement will be seen in this state of affairs. Value-based entrepreneurship and particularly quality business leadership from within the ranks of SME entities, if they can truly identify with the plight of the orphan and the widow, might present valuable contributions toward models that can remedy the situation. At this point SMEs remain largely unaffected by government's initiatives of social and political reform driven by an underlying socialistic political ideology that is targeted mainly at larger private sector corporates. Government initiatives that could restrict growth in SME turnover through aggressive empowerment programmes and other legislative interventions are however lurking on the horizon. If policy makers lose sight of the ever important focus of keeping the markets free, the bitter harvest of this folly will be reaped by generations to come. Society does not need more books on ethics or religious guidebooks containing lists of do's and don'ts; what it needs is ethical business leaders who abide by the value statements they declare. There is no doubt that economic society is in dire need of ethical reform by morally upright individuals who stand for what they believe and who internalise and institutionalise their values. A fundamental restructuring of the market includes cultural reformation of private establishments, government bodies, all levels

of education, entertainment, publishing and media and the list goes on. The point is simply that businesses can reach into all levels of society and almost every aspect of life and could hardly be better positioned in terms of symbolising an instrument of societal reform on a variety of levels, such as pursuing the interests of minorities, underprivileged or disadvantaged individuals and environmental concerns.

As far as business education is concerned, it seems odd that the matter of religiously based value directives is neglected in traditional formal channels of management education. Distinguished Professor of Business Administration and chairman of the Leadership Institute at the University of Southern California's Marshall School of Business, Warren Bennis, expressed concern in an article published in the *Bloomberg Businessweek* of 22 January 2013. Speaking on behalf of the Marshall Business School as one of the world's foremost experts on leadership, Bennis (2013) remarked that: "I use every chance I get to ask faculty and administrators of management education programs why we don't offer at least one course - not even required, just an elective - on the world's religions. The most frequent response is a vacant stare and a flash return to our comfort zone. How can we educators claim credit for understanding, let alone teaching, the 'global mind' without a single course on the impact of religion on everyday life?" Reflecting on a pertinent question from a leadership legend in an increasingly secularising and globalising milieu, Bennis might be on to something. Koslowski (2008: 57) believes that there is an unquestionable link between economics, ethics and religion and that scholars do not have to renounce God in scientific discourse. Social science has to include religion if religion is a motivational factor in actual human behaviour and is shared by many individuals in a society. Should preachers and religious leaders come down from the pulpit and enter the classroom? That is improbable and not really feasible. Ideally, additional scholarly work, such as this project, that leans more towards practice-based outcomes than theoretical contributions, ought to unravel and lay open the complexities of economics and religiousness and thoughtfully explore possibilities for incorporating suitable elements into core and elective business administration curricula. Without question, theological authority also needs to be balanced with measures of academic soundness and intellectual integrity, in other words ambiguous or far-fetched theological ideas will not suffice nor serve the objective of creating an open and tolerant environment for religious thought in the business

ethics domain. The fact of the matter remains that the structure of business ethics academic research will influence the issues being taught in graduate and undergraduate programmes dealing with ethical issues, as Calabretta, Durisin and Ogliengo (2011: 520) rightly point out. Religion has been a contentious issue for centuries, from the medieval religious wars to the ongoing modern-day Middle East unrest that has gone on for the best part of the past half century. Religious battles are fought with swords and with words on battlefields and in boardrooms. In that sense, business administration sits with an inherited negativity toward religious deliberation that urgently needs to be addressed. If management education becomes a religious battleground everybody loses and the benefits that could be reaped through broader dialogue on religious intervention are hindered from finding their mark and might consequently be discarded as a taboo topic.

On another very practical level, sound ethical thinking could be advanced by way of private institutions and other comparable establishments. In view of this, the Ethics Institute of South Africa (Ethics SA) performs valuable work in terms of stimulating and advancing an awareness of ethics through various initiatives including training, assessments, advisory services and certification (Ethics SA, 2013). As far as training on an organisational level is concerned, Ethics SA is the only organisation currently certifying individuals as ethics officers in South Africa. These individuals attend a five-day training programme, where they are equipped with the necessary knowledge and skills to enter the market as ethics officers. Delegates have 90 days to complete a practicum successfully in order to be formally certified as ethics officers (Ethics SA, 2013). As remarkable and groundbreaking as it might be, the Ethics SA (2013) programme has only awarded the status of *Certified Ethics Officer* to a total of between 400 and 500 individuals and the scale of institutional injections in the form of well-substantiated ethical knowhow needs to be expanded. The immediate positive result related to the practice of employing ethics officers is of course a dedicated level of attentiveness toward matters of ethical concern. Specific responsibilities of ethics and compliance officers in organisations, according to the Ethics Resource Centre (2008), a US based provider of organisational ethics resources, can include:

- Overseeing the assessment of organisational risk for misconduct and non-compliance;

- Establishing organisational objectives for ethics compliance;
- Managing entire ethics and compliance programmes throughout the company;
- Encouraging the prioritisation of corporate values;
- Implementing initiatives to foster ethical culture;
- Supervising ethics and compliance staff embedded throughout the organisation;
- Informing managers or directors on risks, activities and incidents related to ethics, and
- Ensuring the periodic measurement of the ethical programme's effectiveness.

Formal ethical programmes are not generally found in SMEs nor is the appointment of SME ethics officers a common occurrence. The activities of Ethics SA (2013) are currently focused on large corporates and funding and infrastructure challenges might prove to stand in the way of the expeditious progress of such initiatives. In the SME sector, however there certainly is room for expanding institutional ethics awareness initiatives to SME entities, particularly in light of King III's application to all commercial South African entities. In that regard the crucial role of SME owner-managers as champions of ethical drives in their own businesses cannot be overstated. Corporate accountability comes down to decisions that individuals take in the end. That is stressed in light of the growing trend that directors could be held legally accountable in their personal capacity on defaults with regard to healthy corporate governance. A corporate governance policy is not some insubstantial obscure 'monster' that is impossible to pin down; it is merely a collaboration of individual policies, decisions and actions. In its simplest form it is made up of activities of individual consent. Mandating SME owner-managers through sensible training and equipping programmes should receive priority and one would like to see more resourcefulness with regard to expanding ability and capacity in this regard. Ethics SA is not addressing issues of religious norms in organisational contexts per se but it, and other initiatives following in its footsteps, could certainly provide a platform acting as an agency for considering such measures. Verhoef (2012: 171) observes that postmodernism raises a challenge for religious thought in that it rejects metanarratives and is highly critical of any metaphysical assumptions. It is therefore not surprising, continues the author, that many scholars ask the question if and how it is possible to have faith in postmodern thought, that in a general sense can be

regarded as a rejection of cultural certainties on which life in the West has been structured in the past couple of centuries. As daunting a task as it might seem, the time has never been more ripe to open up ethical dialogue on various levels. While decision makers should be tolerant of all viewpoints, they should at the same time take a hard look at considering the merits of genuine outcome-based religious participation.

6.4 LIMITATIONS

Qualitative research always contains inherent limitations pertaining to generalisability and external validity, no matter how soundly the research is designed and carried out. Due to reliance on a relatively small and moderately homogenous sample of participants the findings can be generalised to a limited degree. The findings obtained through the study can certainly be used to describe, explain and explore the research phenomenon, albeit not in a definitive sense; it is essential however to emphasise the fact that the main aim of the study was not to generalise the results recorded in the relatively small, non-representative sample to larger comparable populations.

The study was performed in a cross-sectional manner, in other words, the semi-structured interviews occurred at a particular point in time, and a possible limitation associated with this is that participants might have reported different themes and relationships pertaining to the research phenomenon if a longitudinal study had been performed; a longitudinal study in other words might have provided more depth in terms of observational assessment of the research phenomenon. In addition, an objective, statistically valid and reliable instrument, in which participants' self-reported perceptions are not used, could perhaps provide a scale of measurement that turns out statistically significant results. The self-reported data used in this project could not be regarded as sufficient grounds per se to support evidence for causality between participants' religious affiliation and their business practices. It was assumed that participants were truthful in their accounts of how they linked their faith with their business conduct and a thorough analysis of these accounts brought about the formulation of a number of possible business practice interventions.

Another possible limitation in this research project, as stated earlier, involves the researcher's own membership to the Christian religion, that might have encouraged the likelihood that participants reported overly positively in some instances because they were reluctant to disclose their own failures and details of their personal struggles. Self-report measures might contain a degree of error and are always a concern for social researchers, since the tendency for people to present themselves in a good light to others can distort research findings - a phenomenon known as the social desirability bias (Scott, 2002: 46). Related to this, another possible limitation of this project might be that the interpretations and analyses of the participants' accounts were performed by the researcher himself and hence are 'contaminated' by elements of the researcher's own worldview.

Finally, many other factors might have an effect on how Christian SME owner-managers rationalise their business activities against the context of their religious background. Personal attributes such as personality type and temperament plus other factors such as the impact of personal relationships or conflict with others as well as the influence of social and economic circumstances on an individual level were not addressed in this project. Despite potential limitations, the findings presented in this study have significant consequences for understanding and development of the research topic and for gaining insight into the connection between Christian religiousness and the impact thereof on business practices.

6.5 IMPLICATIONS FOR FUTURE RESEARCH

A number of suggestions that might be worthwhile to carry out in future research projects are briefly discussed:

i) The findings of this study make a way for more research work to be performed to obtain greater insight into a research topic that is still in its infancy. Some of the themes discovered in this study can be investigated further in a qualitative fashion to discover more about the deeper meaning of these aspects; case study research and participant observation can for instance facilitate an unlocking and in-depth investigation of themes such as stewardship or calling.

ii) The influence of other elements such as personality type, upbringing, church activity, Living Standard Measure (LSM) and education can be incorporated as variables to determine what the impact thereof would be on the attitudes and behaviour of Christian business people, together with their religious conceptualisations and value sets.

iii) Some elements described in this study can be compared to similar concepts from various other religious or secular perspectives. An example would be to compare a theme such as 'discernment', that is linked to an inward sense of knowing owing to an indwelling presence of God, with the secular phenomenon of 'gut feel' for instance. It would be well worth it, for example, to determine whether gut feel is linked to any sort of higher power or if it is merely the combined result of education and experience. In other words, is it a purely naturalistic or humanistic rationalisation that provides non-religious actors with a sense of 'knowing'?

iv) Studies where the views of other stakeholders are also taken into account, not just the reports of Christian business people themselves, might provide quantifiable degrees of measurement between the declared and the actual behaviour of Christian business people.

v) Christians who act on behalf of other shareholders and are not necessarily in positions where they can live out their religious values as easily as SME owner-managers can, would make an attractive sample to investigate in terms of how the Christian identity finds expression in the lives of these individuals under a different set of circumstances.

vi) In broader terms, other traditions within the Christian faith as well as other religious groups plus non-religious individuals can be investigated in terms of how they bring their underlying values to the discipline of business practice. It might be intriguing to determine on what conceptualisations these people draw and if secular candidates for instance, with the absence of a transcendent perspective, find other ways to attach deeper meaning to their work.

6.6 EPILOGUE

The contribution of this DBA thesis is in the area of business policy and practice. The objective of this project is relevant and engaging, particularly in light of the apparent return to religion in contemporary politics and political philosophy and the intensified focus on ethics in present-day business administration. The impact of underlying value systems - such as those related to religious affiliation - on economic activity, is not sufficiently addressed in contemporary business school curricula. The marketplace might have been in a sense left behind as an institution of religious influence because business was commonly viewed as a secular pursuit and religious people, particularly in Western societies, traditionally had a very narrow conceptual and practical application of spirituality in their businesses. The result of this condition is that the potential advantage of businesses in terms of having influence in communities, particularly with regard to issues such as social iniquities and cultural reform, appears to be at worst more or less irrelevant and at best greatly undervalued and underutilised. To add insult to injury, the current business environment seems to be increasingly characterised by an epidemic of ethical decline. As Van der Merwe (2010) points out, more and more executives are guilty of fraudulent activities such as manipulating balance sheets or overstating profits and assets in their quest to enrich themselves, evidently, at the cost of others.

Core values represent what people believe, nothing else. All decisions are underpinned by values; they are the guiding principles that govern the direction that those who hold the helm will steer. People are increasingly becoming more self-obsessed and self-glorifying; the excessively humanistic focus based on man's achievements has led some to believe that humanity is at the brink of some sort of golden age. While secular humanism and moral relativism are the buzz words of the twenty-first century and postmodern man is his own god, the world is not looking in the best of states however, as a matter of fact, economic crises and social injustices are approaching levels nothing short of apocalyptic and otherworldly – at the apparent peak of man's existence and at the height of intellectual breakthroughs and ingenuity the social and economic dilemmas that shape the reality of the masses reflect a very bleak picture indeed. Triple-bottom-line audited firms take more short-term orientated profit year on year and while natural resources are over-utilised beyond rescue, well-dressed magnates with champagne-filled glasses wallow in the

prestige of award-filled boardrooms and good practice accolades. One is doubtful of the outcomes that an exclusively humanistic-centred social conscience can bring about in terms of remedies for personal problems and social inequalities. In addition, economists who abandon moral issues and restrict economic activity to profit maximisation and increased shareholder value, while closing their eyes to social dilemmas, are missing the mark. The era in which any form of separation between economics and moral guiding principles can be endured is drawing to a close, and bringing together theology and economics might not be an outrageous or farfetched idea. Legislation and incentives can go only so far in addressing the complex and multifaceted problems in the modern world, while internalising responsibility and moral guidelines on an individual level and institutionalising these value benchmarks in organisational contexts might produce better results.

Engelbrecht (2012) is of the opinion that business ethics, as it is understood and practised generally, lacks a component of radicality. He argues that business ethics should not only contribute to more responsible business practices, more morally sensitive business managers and more ethical organisational cultures but should also facilitate social hope through strategies aimed at changing the way the role and responsibilities of businesses are perceived. Engelbrecht's radicality might require more than just 'talk about deeper commitment', as Robinson (2013) frames the empty axiom of many affluent people who are, in an age of self-advancement, mostly blind to the plight of others. The percentage of the world that is religious continues to increase; in 1970 nearly 80 percent of the world's population was religious but by 2010 this had grown to around 88 percent with a projected increase to almost 90 percent by 2020 (Bellofatto & Johnson, 2013: 157). This research project provided ground-breaking insights pertaining to a deeper understanding of how the Christian identity is merged with economic activity. The effort of this study uncovered a number of themes that shed light on how Christian SME owner-managers rationalise the everyday dealings of their business lives as an expression of their religious convictions. The themes discussed in this study give expression to a complex phenomenon that is extremely relevant in the present day and sharpens the focus on the important role that religious morality can play in the field of business ethics.

In light of the fact that people with some sort of theistic framework are an increasing reality, two ways whereby a religious ethic can engage business are offered. The *first* of these would be based on the fact that religious individuals generally have a transcendent moral point of reference and a religious framework that provides a worldview perspective on matters of daily life and on deeper issues such as questions about origin, meaning, morality and destiny. It is proposed that religious individuals, like Christians, instinctively have a broader application of their spirituality in the everyday execution of their business activities; by simply living out their values they can arguably have a profound impact on the way business activity is carried out, within the context of organisations poised as societal stakeholders. Religious mediocrity is not serving the business sector and society as a whole and the application of a religious paradigm toward the objective of improving integration of morality into economic activity might well hold water, for the following reasons:

- Combining religious concepts with economic activity constitutes a market-driven approach; religious entrepreneurs have no reason to withdraw from the market in order to carry out a higher (transcendent) agenda and enjoy a fulfilling career at the same time; the dichotomy in the notion of *sacred* versus *secular* work is outdated and serves no purpose;
- Incorporating religious values with business practice principles enables transformation of business practice guidelines beyond philosophical rhetoric; a transcendental view of life and business activity is linked to a sense of accountability to a supreme being, and is not merely a function of decisions based on legislative guidelines, scorecard ratings and tax-deductible expenses, and
- Aligning commercial goals with religious ideals presents a very real way of addressing the needs of society; the exponential reach of business into the households of millions of people cannot be overemphasised.

People who do not hold a theistic viewpoint per se, in other words individuals who find themselves in a purely naturalistic framework, might of course not identify with theistic actors' moral points of reference and in this regard the *second* way in which a religious ethic can contribute to business ethics is offered. It is time to commence

crafting a new language for business administration by way of formally and informally incorporating religious value guidelines in the process of identifying values and moral codes that represent responsible business. Naturally this should not be done in a way that could offend non-religious role players. Business ethics is wider than any particular religion, one could not argue that the Christian doctrine for instance could fulfil the extensive elements that business ethics encompasses in its totality. One could however justify that the 'lesser' (in the form of religious contributions) be included and taken up in the 'greater' (business ethics as a business administration discipline). When organisational values come under the spotlight, an intellectual dialogue that includes a focus on Christian and other religious principles can without doubt add significant value to the process of formulation and implementation of meaningful tenets. Changed behaviour can emanate from adjusting ideological perspectives through value-based directives that could for instance be incorporated on organisational level in accordance with the King III framework. Through educational means and business administration guidelines, the back-up of such a renewed angle of focus and commitment in relation to business ethics and business practice interventions might pre-empt and prevent future social dilemmas and safeguard consumers and communities against organisational malpractices, of which modern societies are regrettably reminded much too often.

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APPENDIX 1 - SAMPLE OF INTERVIEW SCHEDULE

Section A-1 Company Background

- 1) What is your role in the organisation?
- 2) What year did you start trading?
- 3) How did the company begin?
- 4) What are the main products or services provided by the business?
- 5) Are your customers locally, regionally, nationally, internationally based?
- 6) Is the business a limited company, a partnership or are you a sole trader?

If Partnership:

- 7) How many owners does the business have and what are their roles and relationships with each other?
- 8) Excluding owners, partners or directors, how many people currently work in the business (differentiate between part-time, full-time, self-employed, temps etc)?

Permanent F/t _____ P/t _____

Temporary F/t _____ P/t _____

- 9) Do you offer traineeships and/or work placements?
- 10) In the context of your industry, would you say your business is small, medium or large?

Section A-2 Church and Personal Background

- 1) What church/denomination do you belong to? How long?
- 2) How did you start adhering to the Christian faith (grown up in Christian family, conversion etc)?
- 3) To what extent are you involved in your church? (perhaps also in other Christian groups)
- 4) How old are you?

Section B-1 Faith and Business

- 1) Where and how do you bring your faith to your business? Can you give me some examples?
- 2) What role does your faith play in decisions that you take in your business life? Can you give me some concrete examples?
- 3) Do you sometimes perceive a contradiction or conflict between your faith and your role as owner-manager? If so, to what extent and where? How do you deal with it?
- 4) Given your faith, what do you like least about running your business?
- 5) What do you like most about running your business? What gives you a buzz?
- 6) Where, do you think, does your faith play a positive role in your business life?
- 7) To(wards) whom do you feel a responsibility as a Christian with regard to your business? (Prompts: Customers, Employees, Suppliers, Community, [natural environment])
- 8) To what extent do you see a responsibility in wider society?
- 9) How do you live out that responsibility? (ask for examples)
- 10) What about other groups?
- 11) To what extent have you been in situations in your business life, which made you do things differently than you did them before? How did that happen?
- 12) Do you think you can be the same person in your business life and in your personal life, especially with regard to your faith? How does it work? Why not? (examples)
- 13) To what extent do you think you have to compromise your faith there?
- 14) In how far do people that you are linked with through your business perceive you as a Christian? (examples)

Further Prompts

Are you sure?

Is it sometimes difficult to do that?

What do you mean by that?

Can you tell me more?

Repercussions, reciprocity

What if you are in economic difficulties? Does it still hold?

Section B-2 Communities

- 1) To what extent are you involved in institutions, groups, organisations, associations that are linked with your business? Why? Why not? What do you do there concretely? In how far do you link your engagement there to your Christian faith?
- 2) In how far are you involved in groups, organisations, which are not linked to your business? (church, community) Why? Why not? What role does your faith play there?
- 3) What charity projects, institutions do you support (financially)? Why?

Further Prompts:

Reciprocity (company, personally)

Section C Society, Politics and Church

- 1) Are there any developments in society that worry you, especially with regard to your business?
- 2) To what extent do you see yourself capable of doing something about that?
- 3) In how far could policy makers (local, regional, national) support you in your role as owner-manager?
- 4) To what extent would you like to see support from your church or other church-linked organisations?
- 5) How does national culture, in your opinion, influence the way Christians live out their faith, can you comment on the influence of culture in South Africa versus the European context? - would you expect the findings to be similar or different and why - please elaborate?

Section D Conclusion

- 1) Is there anything you would like to add with regard to our topic 'Being a Christian in business'?; anything we haven't touched on, yet, but you feel is important?
- 2) Thank you for granting me the interview.
- 3) Can I get back to your for a second interview if necessary?