

## GOD AND TRANSFORMING BUSINESS

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### 1. Introduction

Does God have preferences for how contemporary business should function? An answer to this question depends on whether such preferences can be interpreted from the normative teachings of God and Jesus in the Bible. If these preferences can be identified, do they suggest that business structures should be changed in the advanced market economy to accord more with the preferences, and can they *be* changed? Aspects of these questions have been canvassed widely by Christians. Christian business ethicist, Chewning (1989, 265) believes “the Bible is absolutely sufficient to guide business conduct in every era of history and in every type of business situation.” Similarly, theologian, Kantzer (1989, 28-29) holds that God intends “His precepts to reform society,” and that “the Scriptures speak to the conduct of business.” Believing that business does not function according to God’s kingdom values, Protestant business academics, Van Duzer et al. (2004, 8) ask “how can business be restored to the purposes for which it was intended ... how can it participate in God’s coming kingdom?”

Papal social thought has canvassed similar questions, asking “in what way and to what extent” is liberal capitalism “capable of changes and updatings such as to favour or promote a true and integral development of individuals and peoples in modern society” (Pope John Paul II, 1987, 21)? This question is posed in the context of John Paul’s belief “that there can be *no genuine solution of the ‘social question’ apart from the Gospel* (Pope John Paul II, 1991, 5, original emphasis). Van Til (2007, 40, 55) goes further in claiming that the free market “is not the necessary or sufficient condition for meeting the basic needs of all,” that “the market will not necessarily respond to the moral claim that all persons merit basic sustenance.” This has affinities with Van Duzer et. al (2004, 2) who assert that “the current way of doing business is morally deficient,” and that “Christians must reject any notion that the natural outcomes of an economic system (i.e. free market capitalism) will be in all cases consistent with God’s design.” These Christians do not believe that business structures of the advanced economy conform well with normative Christian teaching, although they are less confident how they might be altered, or whether this is achievable

While there are affirmative Christian answers to the questions at the beginning of the first paragraph above, answers have remained at a generalised level. This paper investigates two micro-illustrations of how the general affirmative answer might be translated to specific aspects of the advanced modern economy. The approach to inquire into these matters is in two steps. The first is to consider whether God’s teachings can be interpreted as implying normative characteristics for the modern economy, and thence for business. Unless this can be established, it is unclear in what ways “redemption calls us to participate with God in transforming business” (Van Duzer et. al, 2004, 18). As they observe, “the problem goes further than regulatory

oversight or even personal morality.” The second step is to contemplate how God’s socio-economic preferences (assuming they exist) might relate to business structures characterizing the advanced economy today. Emphasis here is on the second consideration, for both matters cannot be analyzed adequately in one paper. The first issue — the existence of God’s economic preferences — reviewed briefly in section 2 below, is presented as an assumption, underlying answers to the second matter in section 3 — how these preferences might affect modern business.

## **2. God’s socio-economic preferences**

The first question is whether God *does* have particular socio-economic preferences that might be applicable to the contemporary advanced economy. This matter is not argued here, but certain conclusions below are put forward as an assumption underlying the second stage of the argument. That argument rests on the assumption that God *does* have particular socio-economic preferences for humankind throughout history. Since the source material for discerning God’s preferences is the Bible, formulated over two to three thousand years ago, part of this issue is also whether it is possible to relate these preferences to the modern advanced economy. All these are weighty matters, and cannot be adequately dealt with here. However, many authors have canvassed the issues, cognisant of hermeneutical difficulties in the process. Investigators have included Cramp (1981), Hay (1989), Tiemstra et. al (1990), Pope John Paul II (1981, 1987, 1991), Mason (1996), Wright (1995, 2004), Mott and Sider (1999), Beed and Beed (2006), Sider (2007), Van Til (2007), and others.

One generalization from all these works — an assumption underlying the second stage argument in the next section — is that it *is* possible to identify derivative principles God requires for socio-economic life to be optimized. A reasonable but not absolute agreement exists among the authors above as to the nature of the principles (again an issue not demonstrated here). The principles, intentions or trajectories are argued by the above authors to be consistent from normative teaching in the Old Testament to that in the New Testament. Further, Wolters (2005, 97) expresses the added claim that “God’s ordinances apply to all of life”. From these ordinances, norms, guidelines, and intentions, the authors above demonstrate the possibility of developing in-principle economic guidelines God and Jesus advocate, and then illustrate how their characteristics might relate to the fallen contemporary world. Since the first of these issues has already been explored extensively, as above — that it is possible to deduce normative derivative socio-economic principles from the teachings of God and Jesus in the Bible — the analysis underlying those deductions is not repeated here. As illustration, just one example is given below of the types of principles sometimes deduced from that analysis (although the exegesis is not shown). This is Table 1 that lists seven principles that might be ascertained from Genesis Chapters 1-11, intended to inform and guide economic life throughout history.

**Table 1: Principles from Genesis 1-11 to Inform Economic Life**

1. Humans are to recognize and acknowledge God as the creator and owner of material wealth, and the guide for its enhancement.
2. Human productive activity can proceed without recognizing God in the above manner, but it will be activity riddled with contradiction.
3. God is vitally concerned with the material conditions of human life.
4. These material conditions will only be optimally enhanced by explicit recognition of, obedience to, thanksgiving to, and faith in God.
5. Faith in God includes:
  - (a) recognizing Him as the creator of the gifts and talents that humans can use to change forms of material wealth.
  - (b) offering work to God's scrutiny before, during and after its completion.
  - (c) ensuring the material needs of all people are met.
6. Work and rest are central to God and humans.
7. The consequences of obedience and disobedience to God cannot be predicted by humans in the realm of material production, or elsewhere.

**Source: Genesis 1-11**

Among the earlier authors cited above, certain common conclusions emerge concerning the applicability of the principles to economic organization (and again, the validity of this assumption is not demonstrated). These deductions are made from the normative God-given principles the authors identify, sometimes as interpreted by academic Biblical exegetes. Common inferences are that the triune God's preference is for the economy to be made up of redeemed people, marked by self-owned and self-managed business, cooperating rather than competing with each other, generating the availability of secure employment for all able to work. This economy would be characterized by a more egalitarian distribution of wealth and income than exists currently, especially in the sense of ensuring adequate sustenance for all. Both the Torah and Jesus teach against great disparities in wealth. If relationships within the Trinity are the guide, perhaps even greater equality than this is the desired norm, while preserving difference between humans. Finally, a low degree of adverse interference with the natural ecological environment would be generated. Given human sinfulness, none of these qualities is fully attainable in the world, but structures have been proposed by the earlier authors for some of them to be pursued. Just two of these matters are discussed in the next sections that have not received much attention from the authors cited above, or even by Christians generally. The two relate to competition versus cooperation, and to the structure of the business firm.

Part of the reason for the relative lack of attention by Christians to *all* the normative suggestions raised in the preceding paragraph is that throughout human history few of the preferred socio-economic qualities above have been pursued, much less achieved. Thus, "the most perfunctory look at eighteenth- and nineteenth-century mines, mills, and factories reveal stations designed, not by God for the general advantage, but by humans for worldly enrichment. Workers had less and less control over their work, which they undertook in unsafe and dehumanizing conditions" (Austin and Devin, 2008, 169-170). Pope John Paul II (1991, 11) similarly pointed to "the terrible conditions to which the new and often violent process of industrialization had reduced great multitudes of people. Today, in many parts of the world, similar

processes of economic, social and political transformation are creating the same evils.” Contrary to God’s intentions, we can note “how very brutally oppressive existence has been for most human beings in most societies throughout history” (Schneider, 2007, 287).

Accordingly, the God-favored qualities might seem improbable to be achieved in a modern, advanced economy. However, instances of some of them do exist, such as self-owned/self-managed business. It may also be that some of the qualities creep up on humans imperceptibly. Thus, Austin and Devin (2008, 170, 192, 193) suggest that “there is reason to think that a good deal of future work will have a worker-centered structure resembling that of preindustrial craft.” Here work may “reclaim its status as a form of God-like creativity” with power shifted more to workers. Perhaps such developments are part of God’s plan, indicative, as Walker (2008, 14, 15) puts it, that “God is at work intentionally in reversing the world, turning it upside down.” That “we are such a part of our economic reality that we cannot imagine the world any other way” from how it exists today, should not blind us to the ideals and models God proposes for us. As Walker points out, the “inversion of assumptions regarding reality and its reimagining of the world” are part of God’s purpose. Consistently and simultaneously with all these processes, God’s common grace governs the world, the effects of which are not entirely discernable to humans. Yet, without God’s overarching care for the creation, it would revert back to disorder, degrees of which seem to be achievable by humankind seeking to function independently of God.

Nevertheless, the modern advanced economy does not dominantly exhibit the ideal qualities God and Jesus advocate because of the fallen nature of humankind. The contemporary developed economy is characterized by a low degree of multi-worker self-owned and self-managed firms, although single-worker self-employment and partnerships are widespread, and generate a significant share of new employment. Modern firms compete with each other, each trying to gain a bigger share of the market at the expense of their rivals. Cooperation between firms also occurs, but in the mixture of competition and cooperation it is probable that competition is the stronger force. Within nation states, the distribution of wealth and income is markedly unequal. Papal social thought (John Paul II, 1987, 28; original emphasis) puts it that “one of the greatest injustices in the contemporary world” is “that the ones who possess much are relatively *few* and those who possess almost nothing are *many*”. These characteristics are not confined to the less developed world. Even in the US in 2004, the richest 10% of households owned 80.9% of nonhome wealth, up from 80.3% in 1983 (Wolff, 2007, 11). Christian opinion differs about whether the distribution of wealth and income between nation states is becoming more equal with time. Thus, Claar and Klay (2007, 157) suggest that income disparity between First and Third World countries is declining over time. This claim is contradicted by Graafland (2008, 15, 18), that “except for Japan, India and China, there is no indication that the globalization of the economy has reduced income inequality between countries”, and by Parker (2008, 137) that “inequality within and between countries has increased significantly since the early 1980s”. Finally, interference with the natural environment has been profound, but whether measures taken to ameliorate the disruption are improving environmental quality is still disputed.

At the same time, numerous improvements in the quality of life have occurred in the world over the last few centuries, unevenly distributed as they are. The little

attention given by humankind to the triune God and His economic preferences has not prevented material improvement for perhaps the majority of humanity. In the last few hundred years, God's providence has continued to function in the socio-economic realm, even though humans have disregarded God and His socio-economic intentions. As noted above, without God's providence operating in diverse areas, it is certain that "creation would revert back to chaos." This is not the same claim as Klay and Lunn's (2003, 544, 542) that "decentralized markets can be thought of as instruments of God's providential care for humanity." While such markets have facilitated economic growth and material improvement, they have also produced the deviations from God's intentions mentioned above. That is, the effects of markets are contradictory. God's providential care, were it the sole or main influence affecting socio-economic matters, would not have produced the negative qualities characterizing the global economy, such as wide disparities in the distribution of wealth and income, or despoilation of the good natural environment God has made.

What is assumed here, but not demonstrated (if indeed it can be demonstrated), is that if God's preferences had been followed explicitly, the degree of social and material improvement would have been greater, more evenly spread, costs lower, and with greater commitment to God and His range of normative teachings. Material improvement has occurred, but without guaranteeing "that the values of the kingdom of God are advanced in human history" (Claar and Klay, 2007, 24). Indeed, the Biblical record shows that nations embodying decentralized markets can become wealthy without caring about God at all. God is not pleased with these situations, but He does not allow all such nations to degenerate to chaos, although for some He does. Countless instances have occurred throughout history of societies operating on God-distant principles but those societies did not come to an end. Despite human sinfulness, there is no doubt that "through his providential care, God preserves all creation, including humanity" (Klay and Lunn, 2003, 557). In ways unclear to humans, God's providence still functions even where people and societies choose to disregard the guidelines He long ago provided for optimal socio-economic development.

### **3. The reflection of God's socio-economic preferences in today's advanced economy**

Particular aspects of God's socio-economic preferences may well be reflected in today's advanced economy. As Van Duzer (2008, 117, 118) points out, "there is at least the possibility that some aspects of God's initially intended perfect design remain embedded in the fabric of the world in which we live today." To Van Duzer, "the doctrine of common grace suggests that in some way the fabric of God's initial design ... remains embedded in our world and finds expression, albeit imperfect and distorted, in the marketplace." Similarly, Hicks and Valeri (2008, 263) express it that "Christian faith also entails the understanding that God is acting in the present order, including the economy, in ways both known and unknown to us." The idea of common grace suggests that "until Christ's return for Final Judgement, we can count on the maintenance of at least some measure of economic stability" and "economic viability" (Gaffin Jr., 1989, 151). This can occur simultaneously with the enduring "conflict between Christ's Kingdom and this world" (Barker, 1989, 237).

Two instances of the likely reflection of God's socio-economic preferences are discussed below that may be incipient signs of God's new economy. First, cooperation rather than competition seems to be favoured by God and Jesus. In a business context, competition means "a conscious striving against other business firms for patronage ... for potentially incompatible positions" (Scherer and Ross, 1990, 16). This conforms to dictionary definitions of competition as a striving against others for a particular end that not all can share. Again in a business context, cooperation means firms working together to achieve particular ends in which all share on some pre-determined basis. This also is similar to dictionary definitions that emphasize cooperation as joint efforts contributing to common effects shared by those who contribute. Relationships within the Trinity highlight their normative cooperative nature. Meeks (1989, 133; original emphasis) holds that "the Trinity engages in *cooperative work* ... according to the scriptural narratives the whole community [the Trinity] is involved in each work, event, or process of God". These serve as the model for human interrelationships. Jesus' sayings pertaining to cooperation and competition have been analyzed elsewhere via the interpretations of academic Biblical exegetes (Beed, 2005), and are not repeated here. The conclusion of that analysis was that none of Jesus' teachings can be interpreted as tolerating or encouraging competition, but instead advocate cooperation.

Recent Papal social thought confirms this judgement, with Pope John Paul II advocating cooperation time and again, and speaking disparagingly of competition. Insofar as competition embodies conflict (1991, 5, 6), or attempts "to eliminate the opponent" (1981, 20), these are decried. Instead, negotiation, dialogue and solidarity should replace conflict, "appealing to the conscience of the adversary and seeking to awaken in him a sense of shared human dignity" (1991, 23). Solidarity requires cooperation between the actors in the economy, understood as "*a firm and persevering determination to commit oneself to the common good*; that is to say to the good of all and of each individual, because we are *all* really responsible *for all*," "a commitment to the good of one's neighbour" (1987, 38, original emphasis). John Paul talks of competition as "jealous," and that "human work, by its nature, is meant to unite peoples, not divide them" (1991 n. 27). "One must cooperate with others" (1991, n. 31), cooperation is required (n. 32), people are meant to be cooperators with God (n. 37), competitiveness is "destructive" (n. 41), the family is a cooperative model, "a community of work and solidarity" (n. 49), people are "responsible for one another" (n. 51). Indeed, "the grave problems caused by industrial society could be solved only by cooperation between all forces. This affirmation has become a permanent element of the Church's social teaching" (n. 59). In this way, the social order ought to be "based on a spirit of cooperation and solidarity" (n. 61).

If the normative Christian emphasis is toward cooperation rather than competition, how might this advocacy relate to modern business? Jesus' teachings, for instance, contradict the usual extolling of competition as a desirable characteristic of markets, including by Christians. Thus, Blank (2004, 15; 2008, 226) maintains that *competitive* markets provide incentives for productivity and foster efficiency, that "competition encourages new inventions and better ways of doing business." On the other hand, she does admit that "the costs of unemployment or economic disruption associated with competitive market economies are too often dismissed by those who do not experience them" (Blank, 2004, 42). The first claims probably cannot be resolved empirically, but we can note many instances of *cooperation* between firms as

producing the same types of positive effects of which Blank speaks. Although it is the *competitive* nature of markets that economists see as the source of innovation and economic growth, it is true also that *cooperation* between innovators and firms serves as a stimulus to socio-economic enhancement. Some examples of innovator/firm cooperation, and the material socio-economic improvement stemming from it, are outlined below.

Employing cooperative qualities to foster entrepreneurial development, over twenty U. S. rural organizations have been started in the last few decades. (Macke 2007, 217). One example is the Iowa, Fairfield Entrepreneurs Association. Working in a town of nine and a half thousand, this volunteer group facilitates the sharing of new business ideas through networking, tapping “into the collective wisdom of other businesses”(Hustedde 2007, 45). Would-be entrepreneurs are matched to mentors and peer groups, generating a “networked environment”, so that “entrepreneurs can find other entrepreneurs” (Macke 2007, 227). This mode of operation stems from the belief that “90 percent of what local entrepreneurs learn is from other entrepreneurs” (Hustedde 2007, 45). The results of the approach are impressive. Since 1990, “more than \$250 million has been invested in 50 new Fairfield firms in fields such as software development” and financial services, creating more than 3000 new jobs (Hustedde 2007, 45, 46). Fairfield has become “like a large family with much business expertise”, the outcome of which has been that the town is now regarded as the “entrepreneurial capital of Iowa” (Macke 2007, 227).

These entrepreneurial and innovational-encouraging organizations have emerged in response to declining employment in rural areas, and they all embody entrepreneurial networking, the term capturing the cooperative orientation integral to the rural entrepreneurial movement. Another case is the Appalachian Center for Economic Networks, with its three-year Kitchen Incubator food processing project. This also aimed to build networks of entrepreneurs, “so they begin to collaborate to gain economies of scale.” The development of a regional network was sought, involving dozens of people, enabling them to get “to know and trust each other” as a way of facilitating collaboration. The Kitchen Incubator facility itself contributed to this development, becoming “a networking hub”, an informal work area that “proved to be essential in fostering self-organized collaborations among the entrepreneurs” (Holley 2007, 235, 236). Some of these entrepreneurial ventures are publicly funded. The National Business Incubation Association reported that publicly funded incubators created jobs at \$1000 each, compared with other job creation initiatives of over \$10,000 per new job (Hustedde 2007, 48).

Collaborative innovative cooperation is not confined to microenterprise. Examples of large firms cooperating to generate new products are widespread, such as the Airbus 380 unveiled in 2005. Airbus, a company with 52,000 workers around the world, was formed in the early 2000s by 80 percent holding of the European Aeronautic and Space Company (EADS), and 20 percent by British Aerospace. EADS itself was formed by a combination of three companies in 2000, French, Spanish and German. As Lank (2006, xi, xii) points out, “although Airbus is now one legal entity, it is in reality a confederation that is cross-organizational [and] transnational.” In her view, the Airbus experience “is just one of the pioneers of a way of working that will become the norm as the 21<sup>st</sup> century unfolds.” Lank is adamant that “without the knowledge and skill to work with other organizations, it is likely that

your organization will wither on the economic vine.” Another instance of cooperation between large firms occurred in 2001 when the three major world companies setting technical standards for shipping and registering ships against them (including Lloyd’s Register), collaborated on technical design rules for oil tankers and bulk carriers (Lank 2006, 12).

These cooperative ways of encouraging innovation by the firms above conform to the approach of open innovation, described as a growing trend by Chesbrough et al. (2006). This emphasizes the role of knowledge external to the firm in fostering its own innovation. “Almost by definition,” open innovation is “related to the establishment of ties of innovating firms with other organizations” (Vanhaverbeke 2006, 205). Open source software development is an example of open innovation involving the cooperative intermix of internal and external ideas to the firm. An instance of this process occurred in 2005 when IBM released 500 of its patents to the open source network (Graham and Mowery 2006, 195). The concept of open innovation is also well exemplified by a quotation from the annual report of chemical company, Merck:

Merck accounts for about 1 percent of the biomedical research in the world. To tap into the remaining 99 percent, we must actively reach out to universities, research institutions and companies worldwide to bring the best of technology and potential products into Merck. The cascade of knowledge flowing from biotechnology and the unraveling of the human genome — to name only two recent developments — is far too complex for any one company to handle alone (cited in Chesbrough et al., 2006, 9).

The endeavours in all the description above are consistent with the idea of user-centric, democratized processes building a cooperative information commons, as the growing trend in innovation generation and diffusion. On this basis, Von Hippel (2005) claims that the competitive model of innovation development is being surpassed.

Another area where God’s socio-economic preferences may be reflected in the contemporary advanced economy is in firm organization that exhibits particular characteristics, especially self-employment, partnerships, 100% employee share ownership firms, and worker cooperatives. Again, the Biblically-based arguments supporting this contention appear elsewhere (Beed and Beed, 2005 2006), and are upheld by recent Papal social thought (e.g., John Paul II, 1981, 14, 18), stemming from the Pope’s belief that “there is something wrong with the [present] organization of work and employment”. Again, the Trinity serves as the model for work organization, with mention here of just one characteristic of the normative triune nature of work. This is “the equalitarian work of the triune community. While the three persons of the Trinity have their own work, the work of no one of them elevates that person higher than the others ... The Trinity is a criticism of all forms of work that incur relationships of domination” (Meeks, 1989, 133, 134). This conception of work organization has various implications. For instance, even in a secular context, “when workers receive equal compensation, they tend to become more cooperative with each other and to feel greater solidarity with each other.” There is little evidence that “society’s productivity and efficiency will decline” in the event of equal reward (Velasquez, 1998, 106).

One type of firm that conforms to such God-favoured qualities is the worker cooperative. This firm embodies egalitarian advantages compared to the typical joint stock firm. Thus, it opens “up the decision-making processes of a firm” enabling employees to learn more about the firm’s “system for finances, budgets, inventory controls, and production planning.” This sort of openness *can* be achieved in joint stock firms, but rarely. However, Roels does cite one example of the Lincoln Electric Company, stemming from the ideas of its Christian founder, that practices “such open information sharing” (Roels, 2008, 219).

Aside from egalitarian qualities, an important need workers have is to maintain their employment security. Papal social thought, for instance, regards any form of unemployment as a “scourge,” “in all cases is an evil” (John Paul II, 1981, 8, 18) and a “nightmare” (John Paul II, 1991, 15). Employment security is best maintained via worker retraining on the job, and via the alertness of their firm to change its production mix if necessary. Worker-controlled firms are structurally more open to employee retraining than joint stock firms because workers in joint stock firms have little say on such policy matters. Moreover, retraining need not have high priority in joint stock firms where the prime motive is maximizing shareholder value. Worker-controlled firms operating with a different set of motives are better placed to pursue strategies, such as retraining, to maintain employment stability. Roels (2008, 217, 218) puts it that “at a minimum, social justice requires that the manufacturing firm provide education and training in transferable knowledge and skills.” She cites the example of the conventionally organized U.S. firm, Cascade Engineering, that offers “ongoing employee training programs” which on completion provide workers with “increased wages and opportunities for advancement.” Where this requirement is beyond the scope of the individual firm, outside help becomes necessary. This could be an umbrella research and development organization, perhaps formed by cooperating firms in a region, that makes its services available to the firms. Some examples of this type of development were outlined above. The coordinating/research organization could ascertain new products feasible for existing and new firms, assist the formation of new firms and the modification of established firms, and encourage labour into these firms, perhaps also undertaking retraining for workers.

The joint effects of the processes discussed above are illustrated by the example of the Mondragon Cooperative Corporation (MCC) in Spain. The MCC is probably the closest large-scale example of self-owned/self-managed multi-worker firms instigated via Christian principles and still adhering to them implicitly (explicit Christian teaching does not occur). The MCC warrants attention as an indication of how God’s economic preferences might be pursued in the advanced economy. The information following is derived from the MCC website (2009), and from a 2004 English-language analysis of Mondragon by David Herrera who also translated into English the journal writings of the inspirer of Mondragon, Fr. Arizmendiarieta. In the MCC group, 132 cooperating cooperatives function with a workforce of around 50,000 worker-owners, plus some temporary waged workers, most of whom become worker-owners. (A further 132 firms operate as conventional firms with another 50,000 workers, 38 of these firms being in other countries). The cooperatives, started in 1956, are spread over a range of industries, including manufacturing, retailing, banking, insurance, welfare, education (preschool to university), research and development, agriculture and fishing. Although the overseas firms are not necessarily

cooperatives, they were undertaken on the grounds of helping less developed countries foster microenterprises, infrastructure, agricultural cooperatives etc. According to the MCC, the main reason why half of their firms are not cooperatives is the difficulty of finding people sufficiently motivated and knowledgeable who want to be involved in a cooperative.

The MCC cooperatives do not share particular qualities of joint stock companies or other forms of private business enterprise, generally characterized by “top-down decision-making, restricted participation of employees, a concentration of power at the top of the organization and limited information about the organization available to employees” (Herrera, 2004, 3). In these latter forms of business organization, capital investors and employees are usually different people, and maximization of shareholder value is usually sought. The MCC cooperatives seek to operate in opposite mode from all these tendencies, as Table 2 below shows. However, working in an MCC cooperative “requires mutual care and help, working closely and sharing with each other, participating, compromising, negotiating and often accepting decisions contrary to one’s wishes” (Herrera, 2004, 16).

Work in a newly-forming cooperative is available to those who seek it, as long as five friends approach the MCC with a cooperative proposal that on evaluation turns out to be potentially viable, or that may be changed in the evaluative process. Also, a number of conventionally-organized failing firms have been taken over by the MCC and reconstituted as cooperatives. No worker has ever been dismissed from an MCC cooperative, the concept of unemployment or retrenchment does not exist, even though worker-owners have been transferred between cooperatives. As noted above, this aim of maintaining full employment is in keeping with Papal social thought.

**Table 2: Qualities Sought by Mondragon Cooperatives**

1. Initial capital contributions are equal among worker-owners; risk is distributed equally.
2. Democratic governance in the firm; one worker-owner, one vote.
3. Worker-owners run the firm; workers are owners, owners are workers.
4. Governance is participatory and mandatory, and encourages equality among worker-owners.
5. Financial/operational information is available openly to all worker-owners.
6. The above qualities assist fraternity and solidarity among worker-owners.
7. The maximization of profit payouts to worker-owners is not sought.
8. Major policy changes are subject to veto by majority vote.
9. Employment security is guaranteed within the MCC.
10. In the event of a cooperative’s downturn, worker-owners are re-trained for other functioning cooperatives.
11. Pay differentials in a cooperative are determined by the cooperative’s workforce; 5:1 is average; lower end wages are higher than the private market.
12. Representatives are elected to committees within the cooperative, e.g., executive, social, audit.
13. Representatives are elected to umbrella coordinating bodies of the cooperatives.
14. Umbrella bodies include research and development, and education functions.

15. Governance carries worker-owners beyond their firm's confines; participation becomes a vehicle for personal growth.
16. Emphasis is on worker-owners improving their educational skills.
17. Assistance is available to the socio-economically disadvantaged to join cooperatives.
18. Discrimination in joining a cooperative is voluntarily prohibited; women form nearly half of the cooperatives' workforces; the disabled are encouraged to join.
19. The creation of jobs in a community, and the maintenance of employment within it, are MCC objectives.
20. Community development is an integral part of the cooperatives' work, both locally and overseas.
21. The aim of the MCC is to promote socio-economic transformation; to provide an alternative emulative model for socio-economic development.

**Source: MCC website, 2009; Herrera, 2004**

Although the cooperatives have experienced ups and downs, and do not always achieve the above qualities wholly (as Kasmir, 1996, and Cheney, 1999 point out), the MCC has been able to compete "successfully in a global market economy while maintaining its congruence with Catholic social thought ... it is a unique example of an integrated economic and social system that has thrived in profitability and accelerated growth for almost 50 years." More generally, "Mondragon demonstrates that a redemptive business model can thrive in a marketplace where profit maximization is the norm," that it provides "a Christian strategy for sustainability" (Herrera, 2004, 1, 2, 21).

It is sometimes claimed that the Mondragon experience cannot be replicated, being generated by specific historical and cultural conditions. This is not necessarily the case, evidenced by the Italian worker cooperatives that vastly outnumber those of Mondragon, although less studied in the aggregate (partly because there are four national federations and many cooperatives not so affiliated). However, there may be around 11,000 workers' cooperatives in Italy employing over half a million workers (Earle, 1986; Dow, 2003, 67). The cooperative movement received a fillip when "the postwar constitution made the state responsible for promoting" cooperatives (Dow, 2003, 69), but the federations (mostly formed in the 1880s) still played their part. For instance, they put emphasis on saving "the jobs of laid-off workers by converting bankrupt small and medium-sized industrial enterprises into workers' cooperatives" (Dow, 2003, 71). The federations encourage the development of new cooperatives, with the Lega (the oldest and possibly the largest), for example, providing a similar range of services to its member cooperatives, as does the MCC. Dow (2003, 75) concludes that "the Lega experience also refutes the idea that such firms suffer from deep organizational flaws that predispose them to failure." But as both the MCC and the Lega cases indicate, "a successful workers' cooperative sector requires an institutional mechanism for the routine creation of new coops," something lacking for the declining cooperatives of the US plywood industry.

#### 4. Localization and globalization

If firms were marked by the above characteristics — cooperating with each other, with ownership and decision making by their workforces — it is possible that production would be more oriented to meeting local needs, and the size of markets smaller than currently. This is because firm organization affects *both* employment security and regional stability. Dow (2003, 39) points out that “worker-controlled firms usually favor stable employment and locally oriented investment, reinforcing the stability of the residential communities in which members live”. This claim is paralleled by Parker (2008, 158) that “local cooperatives ... are more accountable to local communities”. This localization characteristic may have further spin-offs. Todd Peters (2008, 104) expresses one, that “the further production becomes removed from consumption for any product, the less likely our moral sentiments of compassion and empathy will be engaged.” With a local orientation of production and consumption, diversity of culture would be more preserved, compared with the tendency to “a global economic monoculture and the resulting assimilation and destruction of diverse lifeways” (Parker, 2008, 133). Parker argues that this is in accord with God’s purposes “to value, protect, and celebrate the astonishing complexity and diversity of earthly life because God created it,” and the close and “verifiable link between cultural and biological diversity.” (140, 148). She illustrates these claims via the indigenous communities of Mexico who “are fighting to defend a way of life based on sustainable use of the natural environment and equitable access to land and resources” (147). The high degree of impersonalism — where an “increasing proportion of economic exchanges take place with little or no personal interaction” (Hicks and Valeri, 2008, 257) — characteristic of advanced modern societies, and accentuated by globalization, is not consistent with these localizing tendencies.

Since God is so concerned with avoiding poverty and unemployment, it might be inferred that He has a priority for a country to feed and care for its own citizens before promoting “export-oriented growth and trade.” These orientations are similar to Adam Smith’s and John Maynard Keynes’ who “advocated that nations should begin their development with domestic agriculture and then move on to domestic manufacturing for domestic consumption” (Todd Peters, 2008, 105). With similar preferences, God’s orientation is not against markets as such, except that they would operate on the basis of cooperation rather than competition between firms. Nor is it against international trade and the movement of labour and capital, except that their magnitude would be reduced from now.

Again, these qualities of production and consumption are not utopian. Production is even now mainly oriented to meeting local needs. Products “providing nourishment, clothing, shelter, and other daily needs — are produced almost everywhere and tend to be consumed closer to home. Of all the world’s production that is sold in markets, approximately 86 percent is consumed in the nation where it is produced.” Conversely, “most of the controversy about the other 14 percent ... focuses on those goods that *could* be produced domestically but which are imported from abroad instead” (Finn, 1996, 19, original emphasis).

Further, most businesses still sell locally. For microbusinesses in the US (those with less than ten employees that make up the majority of businesses), “most owners look only to expanding sales within 50 miles of their current businesses. Less

than 5 percent of survey respondents reported considering international sales". Another survey "found that microbusiness owners made 90 percent of their sales within the United States, and only 5 percent regularly marketed outside the United States." This same survey found that "only 17 percent of microbusiness owners had tapped the global market as suppliers, and the percentage of their total purchases represented by international trade was negligible" (Woods and Muske, 2007, 195).

The proposed changes to modern business implied by God's transformative preferences can thus be used as a framework to evaluate various aspects of the advanced modern economy. Some inferences have already been made above about how they might relate to globalization. Globalization is usually taken to mean "increased movement of goods, money and people across national borders," of "goods, people and capital becoming more mobile than ever before in human history" (Claar and Klay, 2007, 144, 157). Evaluating globalization even in purely secular terms is difficult because it is made up of diverse and contradictory characteristics. The Christian economist, Kurien (2004, 195, 196) thought that depicting and explaining globalization was rather like "the blind men's attempt to describe the elephant," that is, the animal could not be accurately perceived, and that this judgement applied also to sighted people. This matter is complicated further because globalization "holds together some opposing tendencies," that "it empowers some of us, but enslaves others. It enriches some, but impoverishes others." The lengthy and continuing argument about the effects of the North American Free Trade Agreement (e.g., from Krugman, 1998, 358-362 versus Anderson et al., 1998, 363-368, to Parker, 2008, 147-152, and Harris and Nef, 2008) epitomizes these dilemmas.

In emphasizing the advantages of globalization, Claar and Klay (2007, 144) point out that globalization "is nothing other than an enlarged version of what happens in every town, state and country as markets expand and knit the component parts into a web of interdependence." However, there is a down side to this process as it occurs currently, both within nation states and between them. In both cases, not only do markets expand, they also contract, and disrupt the lives of workers and their families who have no say in their firm's relocation or closure. The social fabric of their communities is also affected adversely by closure/relocation. This is the notion of "creative destruction" that "destroys industries, jobs, and, from time to time, people along the way" (Van Duzer, 2008, 110). Even within a nation state, firm movement can have profound consequences.

Many examples exist of companies that saw a sales and/or innovation opportunity, developed it and extended their market beyond their own national boundaries. Claar and Klay (2007, 150) note the example of Sony. Again, Roels (2008, 197) cites the closure of shoe manufacturing firms in Lynn (Massachusetts), where three out of five workers were once employed in shoe making. She points out that "the last of the Lynn shoe factories closed over five years ago; since then, the sale of the Massachusetts-based Reebok shoes to Adidas (a German-based company) is triggering more questions about potential shifts in the remaining shoe design and marketing jobs from New England to India." It is doubtful that firm closures and relocations would occur to the same extent in an economy characterised by inter-firm cooperation, with decision making within the firm carried out by the workforce of the firm. Intra-firm innovation does not have to be curtailed by these qualities, as the examples of inter-firm cooperation described above suggest, Yet, as things stand, the

workforces of the affected firms had no say in the relocation/closure/sale decisions. This contradicts what is seen here as God's preference for workers to be the prime decision-makers within their firms.

An advantage of globalization is that by First World companies relocating to Third World countries, wages of Third World workers can increase, as their firm's sales and profits grow, particularly if they sell overseas. To Claar and Klay (2007, 151, 150, 152, 157) "one key to Third World export successes is their low wage scale" which they advocate as an "income ladder." On such bases, globalization "is essential in order for Third World countries to gradually reduce the proportion and numbers of poor people living within their borders" (Claar and Klay, 2007, 152). This assumes no alternative exists by which the incomes of the Third World poor can increase. It ignores normative teaching God has to increase the incomes of the poor wherever they are, such as mooted by many of the authors cited in the second section of this paper (e.g., Van Til, 2007).

A typical Christian suggestion for Third World countries is Amstutz (1995, 824-825) who emphasizes the necessity for First World aid to be via NGOs concerned with job creation, such as Opportunity International, as a way of by-passing corrupt Third World governments. Again, Keckeissen (2008, 325) employs the Catholic concept of subsidiarity to advocate "that maximum bottom-up freedom be given to the activities of the entrepreneur, his rights to private property, and independent decision-making." Some of these concepts have taken root, encouraged by Christian influence. For instance, in Brazil, the Landless Rural Workers Movement (MST), with a membership of 1.5 million, persuaded the government "to redistribute over seven million hectares of land," obtaining land titles for over 350, 000 landless peasants, with another 180, 000 landless families living in camps awaiting titles, all seeking to become food self-sufficient. The MST has also been instrumental in building houses and schools, a welfare and health system, and food-processing plants (Robles, 2008, 247). This is in a country where the richest "3 percent of the population owns two-thirds of all arable lands" (Galafassi, 2008, 265). Current globalization trends are not sympathetic to these directions. Third World primary exports are becoming more specialized, but the benefits of these exports are contested. Graafland (2008, 16), for instance, claims that after 1980, "specialization in the export of primary products by poor countries has been more harmful than beneficial to these countries".

*A priori*, it seems unlikely that the triune God would accept the current qualities of globalization as desirable, that He would want disruption, dislocation and unemployment in a First World country as the cost of generating employment and higher incomes in a Third World country, assuming this occurs. (This argument also applies to comparable dislocations within a nation state). Given God's abhorrence of poverty and its close association with unemployment, He would not want to see people either become unemployed or shift toward poverty when they do become unemployed. Simultaneously, as God is equally affronted by Third World poverty, it is to be expected that He would have devised ways of enabling those people to lift themselves out of the poverty trap in which they are commonly enmeshed. Indeed, this is precisely what the authors earlier above have argued, contained within what God has formulated as His preferred socio-economic principles. This paper is not about these means, apart from the brief comment above. But Harries (2008, 26, 32) provides a challenging instance, that "the economic problems in Africa are not

primarily due to a lack of natural and human resources,” that the problems should be tackled by indigenous-owned enterprise emphasizing the local ethos of economic equality. This advocacy conforms to Parker’s for Mexico (2008, 147-152), and both orientations are in line with the suggestions earlier, and with normative Biblical thought.

The inference of this section, that characteristics of production and consumption are likely to be more toward localization than globalization, with markets shrinking in area, stems from the voluntary transformed nature of business structures (cooperation rather than competition, with decision making by worker-owners of firms). It does not depend on government orientations toward protectionism and against free trade. Trade barriers are not a necessary part of the transformed scenario. The voluntary decisions of firms would likely trend toward localization, given the absence of multi-national joint stock companies. In this case, the argument for free trade versus protectionism would carry less weight in the altered business environment. Arguing for one or the other in the present environment does not take account of possible effects of God’s transformative preferences.

## **5. Conclusion**

The critique of aspects of modern business practice here stems from the belief that “the cross points to the inevitable conflict between the kingdom of God and the kingdom of this world” (Van Duzer et. al., 2004, 13). However, this paper has endeavored simultaneously to present a “vision and imagination of alternatives, God’s alternatives, God’s dreams” affecting some aspects of modern business (Grey, 2004, 235). The Catholic tradition also emphasizes that alterations to the present socio-economic culture are required, that “a change of lifestyles, of models of production and consumption” are called for (Pope John Paul II, 1987, 58). Qualities of the alternative socio-economic structures proposed here do exist in incipient form around the globe. We might regard them as signs of God’s grace operating in the world.

The case here also has implications for how Christian entrepreneurs might behave. This would apply only if they were to be convinced by the Biblically-based assumptions advocating cooperation over competition, and changes in the structure of firms toward worker ownership and control. Various changes from present business practice are implied. For example, Christian entrepreneurs could initiate the establishment of new firms embodying the required ownership and management structures. Once this was done, these firms could seek to cooperate rather than compete with other firms in their industry. In so far as these types of firms could pursue a broader range of objectives than maximization of shareholder value, they would be better placed to consider the ethical basis of their operation, ranging from employment conditions to the nature of products (Sparkes, 1995, 233-253). If the Biblical conditions gathered momentum, industrial policy in the sense of government support to industry may also change. For instance, direct government assistance might become more focussed to helping the formation of worker cooperatives, as has occurred for decades in Italy that has the largest cooperative sector among developed economies (Dow, 2003, 67-76). The compounding effect of all such changes could provide a model for how God’s preferences are intended to apply in the contemporary world.

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