

Ten Marks of Gospel Economics

In May 2005 the Green Cross Co-op was launched. It is a Christian Workers' Co-operative which provides an eco-friendly transport and delivery service based in Gloucester. According to its constitution the aim of the Green Cross is to "provide a business environment consistent with Christian principles of economic justice and common ownership." Over the last four years the co-operative has developed a number of distinctive characteristics or "marks" as we have sought to witness to radical Christian discipleship in the context of economic activity. What follows are "ten marks of gospel economics". These are ten characteristics which distinguish the business model developed by the Green Cross from a more conventional business model.

1. Work as liturgy

The word liturgy comes from the Greek word meaning "work of the people," "public work" or "public service". The Church now uses the word to describe a set of words, music and actions that are used in worship. Gospel economics seeks to re-establish a connection between liturgy and labour. It is about making daily labour a liturgical act by interweaving worship with our working day. The preface to the latest edition of the Iona Abbey worship book begins with the words "worship and work are inseparable".¹ This mix is then expressed in the life of the Iona Community, through a daily pattern of Bible reading, prayer and worship, interwoven with labour. In the same way the Green Cross "liturgy" is one in which worship and work are combined in a mixture of bible reading, cycling, prayer, deliveries and fellowship with the people with whom we work and come into contact.

2. Rejection wealth accumulation

Given what Jesus says about wealth and the desire to accumulate wealth, why would a Christian seek, through economic activity, to become richer than those around her or him? Gospel economics involves the rejection of the goal of personal or corporate accumulation of wealth. Indeed, the model of Gospel economics will not prove viable if those engaged within it do so in order to increase their wealth beyond what is sufficient for basic human wellbeing.

Repeated studies have demonstrated that human wellbeing increases as income and the associated wealth increase, but only up to a certain point. This is the point where basic human need for food, clothing, warmth, rest, housing, healthcare, education are being met. Beyond that point, there is no strong evidence for an increase in wellbeing. In fact, the evidence suggests that a decrease in wellbeing may occur.²

Even if Jesus had not taught us to avoid the accumulation of wealth it would make sense not to strive for greater wealth beyond that point at which it meets our basic human need.

¹ The Iona Community, *The Iona Abbey Worship Book* (Glasgow: Wild Goose Publications, 2002), p. 7.

² See, for example, James, O., *The Selfish Capitalist* (London:Vermillion, 2008).

The workers' incentive within gospel economics is not material, once that basic level has been reached. It is moral, social and communitarian. Those who participate in gospel economics are shaped by an attitude of "enoughness". This fact, perhaps more than anything else shapes the nature of the enterprise.

3. Common ownership of the means of production

The jubilee laws of Leviticus and Deuteronomy make it clear that private ownership is not inalienable (beyond ownership of that which is necessary to keep the household together). Any property and the ownership of any means of production, over and above what could be described as a fair share of the available resources, is held on a short term lease, with a maximum of 49 years on the lease. It is then returned to the person who held the property or the means of production before, recognising that, ultimately, the only owner is God (Psalm 24:1 - "The earth is the Lord's and all that is in it, the world and all its inhabitants,"

Leviticus 25:23 "No land may be sold outright, because the land is mine, and you come to it as aliens and tenants of mine"). Unlike most contemporary understandings of property, the land (the means of production) is not considered as an inalienable possession of the individual.

Jesus was even more radical in his critique of private property, questioning the very compatibility of private possessions with discipleship ("If you are not prepared to leave all your possessions behind, you cannot be my disciple." Luke 14:33). The attitude of Jesus concerning ownership and the attitude which emerges from the first group of disciples in the early church reflects much more the concept of common ownership:

Jesus said, 'Truly I tell you, there is no-one who has left house or brothers or sisters or father or mother or children or fields, for my sake and the sake of the good news, who will not receive a hundred fold now in this age – houses, brothers and sisters, mothers and children, and fields with persecutions – and in the age to come eternal life.' Mark 10:28-30

Jesus calls on his disciples to renounce proprietorial family relationships and private possession of property (houses) and the means of production (fields) so that the hundredfold families, houses and fields of the Christian community can then be held in common, "in this age". Could it be that these words are the inspiration for the community of goods which the early church seeks to establish in Jerusalem after the death and resurrection of Jesus?:

All who believed were together and had all things in common. Acts 2:44

Now the whole group of those who believed were of one heart and soul, and no-one claimed private ownership of any possessions, but everything they owned was held in common. Acts 4:32

This same emphasis on common ownership is also found in the Didache, an early Christian "manual", possibly originating from the first century:

The good disciple... places all things in common with their fellow Christian, since if we enter into communion in immortal goods, so much more do we in respect of goods that are perishable.”
Didache 5:2

Common ownership of the means of production is a mark of gospel economics.

4. Debt Free (redeemed)

Gospel economics works without the lending or borrowing of money with interest. The Biblical ban on usury is principally based upon Psalm 15. In the first verse of that Psalm the question is asked : “Lord, who may dwell on your holy mountain?” Verse 15 replies with the answer: “he who does not put his money out to usury.” Jesus, of course, is even more radical: “Give to everyone who asks you: if anyone takes what is yours do not demand it back,” “forgive us our debts as we forgive our debtors.”

The biblical ban on usury was largely adhered to by the Church up until the time of Calvin. Until then it was not possible for a usurer to be buried on consecrated ground or for a usurer’s daughter to be married in church.

If lending with interest is not part of God’s economic plan, then borrowing with interest cannot be either. The big problem for gospel economics is how to raise capital, given that access to capital is a fundamental starting point for almost all new business.

The problem of debt free capital can be addressed in at least three ways. Firstly, as Schumacher reminds us, “small is beautiful”.³³ Gospel economics begins at (and largely remains at) the micro-economic level. The capital required for the Green Cross Co-op to start off was £6000. Secondly, this micro-economic model can be combined with the co-operative pooling of capital by the co-owners of the business. Thirdly, gospel economic works with the use of “gracious capital”. This is the free gift of capital from those who earnestly desire the project to succeed but cannot participate themselves.

5. planet compatibility

The term “planet compatibility” avoids confusion over the term sustainability. A business can be sustainable in purely economic terms because it generates enough income to meet its outgoings for the foreseeable future. But such economic sustainability may not be compatible with life on this planet. For example, the business may be dependent upon consuming non-renewable natural resources and energy in order to sustain its economic viability. The business may be generating a level of carbon emissions from its economic activity which, if replicated across the business and non-business world would be incompatible with future human life on this planet.

Gospel economics works within the carrying capacity of the planet.

6. “inefficient” generosity

Clearly, if a business were completely inefficient with its resources it would not sustain itself as a business.

³³ Schumacher, E.F., *Small Is Beautiful* (London: Vintage, 1993)

Rather, this is the inefficiency which puts people before profit. It is the “inefficiency” which the laws of Exodus, Leviticus and Deuteronomy legislate for in terms of relationships with the poor and vulnerable and working the land, the principal means of production in the ancient world.

These laws include: not exacting interest when you make a loan to a neighbour (Exodus 22:25), returning your neighbour’s pawned cloak at sundown so that they should not freeze during the night (Exodus 22:26), granting a day of complete rest for your work force, both animal and human. (Exodus 23:12), granting a whole years rest for the land, so that it may recover its goodness. (Exodus 25:4), allowing whatever of the harvest you leave in the field to be gathered up by widows, orphans and aliens (Deuteronomy 24:19-21), not reaping right up to the edges of the field, but leaving that harvest for the poor and the alien (Leviticus 23:22, 19:9-10) and the Jubilee laws concerning debt cancellation and restoration of land and property to the original owners (Leviticus 25:8-34, Deuteronomy 15:1-11).

This “inefficiency” is an expression of generosity, and it places the needs of the vulnerable before the need to make a greater profit on one’s harvest. We see the same “inefficient” generosity at work in the story of the labourers in the vineyard. This is the “inefficiency” which pays a living wage rather than the minimum wage, which sets reasonable limits to work hours, which directs surplus to the needs of the vulnerable and marginalised.

The argument of classical economics is that this “inefficiency” will not work in the “real world”. The claim of gospel economics is that a new kind of “viability” emerges when all the marks of gospel economics are adopted.

7. Covenantal

God’s relationship with the people of Israel is founded upon a covenant, not a contract. Through Jesus Christ that covenantal relationship is renewed. Christians are, therefore, a covenantal people. Within gospel economics covenantal relationships are favoured over contractual relationships. In dealings with other businesses and with many, but not all, customers, it is hard to avoid the culture of the contract. Engagement with alternative economies such as LETS schemes, time banks, barter markets, community agriculture schemes, etc. increases the opportunity for developing covenantal relationships rather than contractual.

A covenantal relationship is based upon trust, a contractual relationship is entered into because of a lack of trust. A covenantal relationship is based on promise keeping, a contract is based on meeting obligations. A covenantal relationship is based on forgiveness and restoration, a contract is based upon penalties for failure. A covenantal relationship constantly seeks a closer and deeper relationship, a contractual relationship is formal and distant by design.

8. Local (and small)

A focus on local economics and the local economy encourages the building of close knit, mutually supportive and resilient communities. A local micro-business encourages covenantal relationships rather than contractual relationships. A micro-business rooted in the local economy strengthens networks that help to build viable and caring community life. Local micro-business encourages the retention of skills and resources within the local area and encourages a genuine sense of ownership and democracy. It

contributes towards the building up of a mutually sustaining and mutually dependent body politic – one which resonates with the body metaphor used by Paul to describe the healthy functioning of the Christian household economy. Finally, as the Transition Towns movement argues, the promotion of local, sustainable economies may be the only viable way forward in the face of the twin threats of peak oil and climate change.⁴

9. Engaged with alternative economies

Ulrich Duchrow describes two types of market economies.⁵ The first is the profit based market, the conventional market. Within this market the starting point for economic activity is money. Money is used to purchase commodities to which value is added. The commodity is then sold for a higher price, thus generating a money profit, and so the cycle continues. The pattern in this market is a movement from money to commodity to money. But in an exchange based market the movement is from commodity to money to commodity. Under this model the currency is used simply as a means of facilitating the exchange of goods and services, especially if the two goods cannot be easily exchanged face to face.

These exchange based markets take on a wide range of forms. There are LETS schemes, time banks, fair share schemes, local currency schemes and barter markets. Gospel economics seeks active participation in these alternative, usury free schemes. Involvement in such schemes will significantly contribute to the long term viability of a business operating along the lines of gospel economics.

10. Limited growth

All the previous marks of gospel economics, perhaps with the exception of the first, lead towards this final mark. Unlimited growth is incompatible with an attitude of “enoughness” and the rejection of the accumulation of wealth. Unlimited growth is incompatible with universal common ownership, and with an economy which is not built on debt and interest. Unlimited economic growth is incompatible with the finite carrying capacity of the planet. Unlimited economic growth is incompatible with “inefficient generosity”, with covenantal relationships and with favouring exchange based markets over profit based markets. It is incompatible with an economy which prioritises the local.

Economic growth is necessary up to a point of viability. We hear the mantra “if you are not growing, you are declining”. This may be true for a business built on debt and debt servicing, but not for debt free business.

The tree perhaps gives us an idea of the pattern of growth we are looking for. It continues to grow until it has reached its full height and then it stops growing. It doesn't immediately decline and perish. Rather, it converts its energies into bearing fruit. This fruit has the capacity to generate other life elsewhere and so enable a sustainable life giving cycle to continue.

⁴ Hopkins, R., *The Transition Handbook* (Totnes: Green Books, 2008).

⁵ Duchrow, U., *Alternatives to Global Capitalism* (Utrecht: International Books, 1995).

Conclusion

Many Christians increasingly feel a desire to overcome the false dualism between the physical and the spiritual, the sacred and the secular, Sunday worship and weekday living. For many this dualism is most sharply felt in the separation between the “world” of business and the “world” of radical Christian discipleship. These suggested marks of gospel economics are offered as a way of bringing together these separate realms.

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