

NEW ORLEANS BAPTIST THEOLOGICAL SEMINARY

IS GOD'S GOODNESS ALONE SUFFICIENT FOR  
ECONOMIC DEVELOPMENT?

A PAPER SUBMITTED  
IN PARTIAL FULFILLMENT OF THE COMPETITION OF  
THE 2016 OIKONOMIA NETWORK'S  
ECONOMIC WISDOM PROJECT SYMPOSIUM

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MAY 16<sup>th</sup>, 2016

## INTRODUCTION

The third theme of the Economic Wisdom Project (productivity and opportunity) claims, “Economic systems should be grounded in human dignity and moral character.”<sup>1</sup> Giving them his image, God grants humans a privilege above all other creatures. This privilege and God’s goodness can lead to sustained economic development, that is, long-term enjoyment of positive financial change.

After the social gospel movement, a current Evangelical community model is now seeking to empower those in poverty.<sup>2</sup> Perhaps the empowering should not come from external sources, but from within the person. A biblical worldview suggests that the poor ought to work in various ways to escape poverty. In addition, the Bible encourages a moral character in order to enjoy and maintain economic improvement.

The Bible is the foundation for any Christian theology of economics. God’s attribute of goodness in relation to economic development is seen in biblical data. In spite of the curse after the fall, experience demonstrates God’s goodness actively permeates the world. His goodness is visible as he allows economies to flourish all over the world.

Nonetheless, sustained economic growth does not occur simply because of God’s goodness to humans. Experiencing sustained development might be constructed as a

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<sup>1</sup> Oikonomia Network, “Economic Wisdom Project, Theme III,” n.p. [cited 29 Feb. 2016]. Online: <http://oikonomia-network.org/economic-wisdom-project/>.

<sup>2</sup> See John M. Perkins, *With Justice for All: A Strategy for Community Development*, rev. ed. (Grand Rapids: Baker Books, 2011). Nonetheless, Perkins understands that unjust systems hinder individuals from advancing; even though persons may be self-disciplined, injustice restrains their potential.

mathematical equation. Several elements or variables must appear in this equation. Even so, all the necessary (or most favorable) conditions cannot guarantee profit or a sustained lifestyle. As will be shown, people must implement biblical/empirical principles of wisdom and actually do the work to accomplish economic goals. In addition, a moral character and determination are of utmost importance in the equation of economic progress. At the end of this study, focus on immigrants, in particular Christian Hispanics, illustrates that having determination to accomplish economic goals is part of the equation in order to experience economic flourishing. For this theology of economic advancement, the writer will demonstrate how the elements of God's goodness in human dignity, the application of biblical/empirical principles of wisdom and work, the adoption of a moral character, and faith *in cooperation* are conducive to a sustained economic development.

## GOD’S GOODNESS IN RELATION TO ECONOMIC DEVELOPMENT

Theologian Bruce Ware says, “God’s own nature ‘breathes’ goodness and exhibits goodness. No goodness external to God exists apart from God, for God is the giver of every good gift and every perfect gift (Jas 1:17 NKJV).”<sup>1</sup> From the beginning pages of Scripture, the OT tells of two great themes: God’s goodness in the creation event and the goodness of the created order. James Leo Garrett sees the OT “teaching about accountability for material things presuppos[ing]” such themes.<sup>2</sup> God’s goodness toward the world is seen first in the creation event, as YHWH with his Word brought the world and everything in it into existence. The crowning achievement of creation were the man in Eden and his “help meet,” the woman. Scripture tells that God thought that everything he made was “good” (Gen 1:31).

The biblical narrative strives to emphasize how the cosmos serves human beings. One can observe by inference several aspects of the position granted to humans in the chronological order of creation. First, as Adam and Eve were created last, the universe seems to have been prepared for them. Second, the order of creation shows everything made was for humans’ use and enjoyment.

Not only by inference can one affirm the high position of humans in relation to all creatures. God explicitly says he created humans in his image. A concrete concept of the *imago Dei* will continue to be the object of debate for generations to come. In spite of their relevance

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<sup>1</sup> Bruce Ware, “A Modified Calvinist Doctrine of God,” in *Perspectives on the Doctrine of God: Four Views*, ed. Bruce Ware (Nashville: B&H Academic, 2008), 103.

<sup>2</sup> James Leo Garrett, *Systematic Theology: Biblical, Historical, and Evangelical*, 2d ed. (North Richland Hills, Tex.: BIBAL Press, 2001), 2:407.

and nuancing in contemporary theology, the three major positions (substantive, functional, and relational) present an aspect of God’s goodness and the privilege that the image entails. Scholars accepting the functional perspective claim that the image exudes God’s goodness, as YHWH gave humans the privilege of ruling over the world. On the other hand, proponents of the relational view see God’s goodness in the capacity to make relationships that humans enjoy. Moreover, supporters of the substantive view see God’s goodness in that most humans are able to exercise reason, intentionality, and intellect.<sup>3</sup>

The three views no longer are accepted universally. According to Stanley Grenz, the modern worldview of the *imago Dei* sees human identity not in any status as creatures, but in human activity as that of creators. The universe is not a “home,” but the material object of “human creative and transforming activity.”<sup>4</sup> Nonetheless, the *imago Dei* seems to be a privilege that brings great responsibility, for humans are able to impact the created order more than the other living creatures.<sup>5</sup>

The position God granted humans is a subject for awe. God made them a little lower than the angels<sup>6</sup> and crowns them “with glory and majesty!” (Heb 2:7; Ps 8:5 NASB). Moreover, God gave humans the ability and commandment to rule the earth and fructify it (Gen 1:26; 28). God allows humans to rule over all creatures in sky, seas, and ground (Gen 1:28). God’s goodness to humankind is seen also in an aspect of his common grace; the *imago Dei* was given to *all* human beings. Their high position among all creatures grants all humans an inherent dignity.<sup>7</sup>

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<sup>3</sup> J. Wentzel van Huyssteen, *Alone in the World? Human Uniqueness in Science and Theology* (Grand Rapids: Eerdmans, 2006), 126.

<sup>4</sup> Stanley Grenz, *Theology for the Community of God* (Grand Rapids: Eerdmans, 2000), 129.

<sup>5</sup> Terrence E. Fretheim, *God and World in the Old Testament* (Nashville: Abingdon, 2005), 19; Richard Bauckham, *The Bible and Ecology: Rediscovering the Community of Creation* (Waco, TX: Baylor University Press, 2010), 89-90; D. C. Jones, “Nature, Theology of,” *EDT*, 2d. ed., 817.

<sup>6</sup> “God” himself, depending on the MS used for translation.

<sup>7</sup> Colson Center, “The Image of God and Human Dignity,” *The Christian Worldview Journal*, n.p. [cited, 29 Feb. 2016]. Online: <http://www.colsoncenter.org/the-center/columns/call-response/15270-the-image-of-god-and->

Human dignity is but a sub-element in the opportunity God gives humans for experiencing economic growth. For beyond his image, God also provides humans with the world at their disposal. God has structured the world to function within an expected order or cycle (Gen 1:29). The cycle includes the growth of plants for animal consumption, which in turn also benefits humans in eating the animals that feed on these plants, as well as the plants themselves. Today, humans still enjoy the cycle of life in spite of the fall as a testimony of God's goodness.

Furthermore, God provides a world order whose structures function to benefit humankind. The Sermon on the Mount reminds of God's goodness toward *both* believers and unbelievers. The Messiah said God makes the sun shine on the just and unjust (Matt 5:45). This truth suggests that God wishes all humans would succeed and enjoy the benefits of his goodness and his creation. On each side of the world, except the poles in some seasons, the sun will rise and will eventually set. The night will cool and provide rest from the heat of the day. Farmers, both Christian and unbelieving, are reminded of God's goodness, as the sun shines impartially, and makes crops have the necessary light to grow. Thus, God seems interested in granting "good things" to all people. If humans who are evil give good things to their children, God is greater and perfectly good. Everyone ought to expect good from the Father, from whom all good things come (Matt 7:11; Jas 1:17).

The reflection of his image in human beings, whatever this might be, and the created order demonstrate God's goodness toward humanity. Another important aspect of the goodness of God is that he is inherently good to every creature he made. According to John Feinberg, "God is concerned about the well-being of his creatures and does things to promote it."<sup>8</sup> Feinberg

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human-dignity; and Ron Highfield, *God, Freedom & Human Dignity: Embracing a God-Centered Identity in a Me-Centered Culture* (Downers Grove, Ill.: IVP Academic, 2013), 201.

<sup>8</sup> John S. Feinberg, ed., *No One Like Him: Foundations of Evangelical Theology* (Wheaton, Ill.: Crossway, 2001), 366.

adds, “Because he [God] does what is righteous and holy in his dealings with all, the result is promotion of their well-being. This is so regardless of whether the issue is their physical and material well-being or their spiritual benefit.”<sup>9</sup>

The Scripture narrates the fall *after* it tells of God’s goodness in granting humans with his image. Acknowledging this fact of the biblical narrative is helpful to understand economic problems. Humans dwell in a fallen creation that does not enjoy its fullest potential as *first* intended by God. Additionally, humans are fallen beings; thus, their reflection of God’s image is contaminated by sin.<sup>10</sup> However, experience demonstrates God’s goodness still permeates the world in spite of the curse. Currently, economists of the United Nations are grouping the earth’s nations into three economic categories: (1) *developed*, in which most individuals enjoy a sustained economy; (2) *in transition*, in which many persons enjoy a sustained economy (however, elements of the economies of developed and developing nations overlap); and (3) *developing*, in which most persons are in poverty (only a few are able to enjoy riches).<sup>11</sup> The existence of different economies in the world shows that economic progress and change are possible until Christ’s return.

Why, if God’s goodness is so pervasive, are numerous nations still in poverty? What are persons and governments in the developed nations doing differently than in transition and developing ones? Why does poverty exist in the three types of nations? What are the poor individuals of all nations doing to continue in poverty? The answers can help explain and promote economic improvement.

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<sup>9</sup> Feinberg, *No One Like Him*, 366.

<sup>10</sup> Scripture tells the *imago Dei* is not fully seen in fallen humanity. Hebrews 2:8 says, “We do not yet see all things subjected to him [humanity].” However, the full image of God can be seen in Jesus Christ (Heb. 2:9).

<sup>11</sup> Development Policy and Analysis Division (DPAD) of the Department of Economic and Social Affairs of the United Nations Secretariat (UN/DESA), “Country Classification: Data sources, Country Classifications and Aggregation Methodology,” n.p. [cited 6 May 2016]. Online: [http://www.un.org/en/development/desa/policy/wesp/wesp\\_current/2014wesp\\_country\\_classification.pdf](http://www.un.org/en/development/desa/policy/wesp/wesp_current/2014wesp_country_classification.pdf).

God's image in human beings, the created order, and God's attribute of goodness toward them demonstrate that humans have opportunity for experiencing a sustained economy. While these elements are not sufficient, God's goodness to humanity is a part of the intersection of elements necessary for economic development. The other elements include engaging in productivity, adopting a moral character, exercising wisdom in spending, and ultimately having faith. Indeed, as many Christians affirm, "God is good all the time." However, as will be discussed, an aspect of *conditionality* is included in the enjoyment of economic development according to Scripture.

## SEEKING A PARADIGM SHIFT

Generally speaking, because of God’s goodness all humans can create a sustained economy for themselves. Thinking of economic growth as a process, the combination of the Lord’s constant goodness, his granted image, and the established created order are a first step or element for economic development to occur (E1). The process is not completed just because “God is good.” Simply because a person has the *opportunity* to experience economic development—and all people in all nations are capable of enjoying it—does not mean they are guaranteed to have financial growth. The conditionality found in the Bible reminds humans that other aspects are part of the process beyond the marvelous opportunity God grants humans (E1). A second element is the necessity of *productivity* as part of the created order. The opportunity God gives humanity must be intersected with productivity (E2).

Poverty generally has been thought of as a state which the poor need help to overcome. This understanding, however, ought to be applied on a case-by-case basis. Indeed, caring and providing for those in need is a celebrated aspect of the Christian life, for Christ commands to care for them (1 Tim 5:1–20).<sup>1</sup> Moreover, having opportunity is important for poor persons to be able to escape poverty. As will be discussed later, oppression hinders the opportunity God has given humanity to experience a sustained economy. Nonetheless, even the gleaning law of Lev 19:9 shows concern for the provision of the poor while encouraging them to work.<sup>2</sup> Everything

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<sup>1</sup> Brett Elder and Stephen Grabill, eds., *The Stewardship Study Bible: Discover God’s Design for Life, the Environment, Finances, Generosity, and Eternity* (Grand Rapids: Zondervan, 2009), 1587. However, the poor will always exist because of covenantal disobedience. John 12:8 can be best interpreted under the light of Deut 28.

<sup>2</sup> Elder and Grabill, *The Stewardship Study Bible*, 145.

should not be handed freely to persons as most humanitarian agencies do. High appreciation for things is associated with acquiring them through effort and hard work. Unfortunately, even while obtaining possessions through personal effort, usually humans are inclined to be ungrateful about the things they have (Luke 3:14; Heb 13:6).

Scripture and experience demonstrate that God has intended for persons to make profits and escape financial hardship by way of engaging in work. The curse to Adam, “By the sweat of your face you will eat bread” (Gen 3:19), establishes the God-caused need for productivity in order for humans to support themselves and have economic growth after the fall. Indeed, engaging in work is not just a biblical principle that must be obeyed blindly, for the necessity of productivity can be treated as a natural principle. Nonetheless, work seems to be a necessity of the order by which God chooses to act, for the Bible says that God himself worked to create (Gen 2:1–3); in addition, *before* the fall, God placed Adam in Eden “to cultivate and keep it” (Gen 2:8, 15).

God grants opportunity to humans, but for economic development to occur, productivity is also *necessary*. Productivity is a difficult concept to define, as it entails an umbrella of related concepts. At a foundational level, productivity could be understood as simply engaging in work. However, productivity also entails a desire or drive to accomplish goals, exercise of discipline, and organization for the yield of best results. In turn, discipline involves sacrifice of time and energy, the wise use of time (Eph 5:16), and constancy in labor. Disciplined labor yields the most returns. Persons ignorant of Scripture or Christianity can observe the success those who are disciplined in their labor generally attain.

Though Proverbs is a book representing sapiential “maxims that apply in some circumstances,” the principles found in it “should not be understood to apply to every situation.”<sup>3</sup> Nonetheless, Prov 14:23a says, “In *all* labor there is profit.” Profit can be understood as growth of skill, material gain, personal satisfaction, and several other concepts. The wisdom principle of Prov 14:23a is useful for both believers and unbelievers, for experience demonstrates that the labor of *all* persons brings forth fruit. Simply engaging in work, without any qualifiers (“hard,” “strenuous,” “tiring”), is enough for persons to make some sort of profit in this world and to start their personal, economic-development process. The more intense the qualifiers added to their work (“hard” for example) the better the potential yield. On the other hand, work must be honest for sustained development to occur. Since those dishonest in their work usually lose their jobs or suffer prison time, engaging in dishonest work hinders having a sustained economy. Here, sustained economy means the type of economic flourishing that lasts for an extended period of time.

Adopting a productive mindset based on Prov 14:23 is conducive to personal wealth development. Other proverbs also stress the necessity of productivity for humans to escape poverty. Proverbs 12:11 says, “He who tills his land will have plenty of bread, but he who pursues worthless things lacks sense.” Individuals who work usually have enough to eat. The proverb implies persons who work also have enough to cover their needs.

One can refute the necessity of labor engagement in order for persons to experience even the minimum level of economic development saying that persons might be born rich or simply receive a large monetary inheritance during their lifetime. Those occurrences are God’s grace to those individuals. However, even if a person is born rich or receives a lump sum, in order to

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<sup>3</sup> Thomas R. Schreiner, *The King in His Beauty: A Biblical Theology of the Old and New Testaments*, (Grand Rapids: Baker Academic, 2013), 290.

maintain those riches and continue to make a profit from them, the individual needs to engage in work.

A note of balance is needed at this time. Much poverty in Scripture is attributed to oppression.<sup>4</sup> As Wayne Grudem suggests, oppressive governments hinder productivity for the poor. If the poor cannot own property or be involved in entrepreneurship, they will remain poor, as occurs in Communist countries.<sup>5</sup> Oppression hinders God's intention of allowing humans to prosper. Oppression in several expressions continues to be a problem today. These various expressions include blackmail; racial discrimination; high taxes; forced equality; and deposition of crops, homes, and other goods.

Nonetheless, as the Bible says, countless individuals are poor because of laziness (Prov 22:13; 26:13). Instead of discipline, a myriad prefer sleep (Prov 6:6-11; 19:15; 20:13; 24:30-34; 26:14). The unwillingness to engage in work brings their poverty. Many are rich because of oppression, but the biblical position—in fact God's intention, one can dare say!—is to have any level of wealth or progress because of hard work and discipline.

This position is supported from the beginning pages of Scripture. As aforementioned, before the fall Adam was commanded to tend the grounds of Eden (Gen 2:15). After the curse, humans' appetite generally provokes them to work (Prov 16:26). Humans who invest their time and energy in work usually reap the blessings of economic stability and prosperity. Instead of scheming how to become rich, individuals acknowledging they must work and sweat as God has intended will harvest and improve their financial status.

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<sup>4</sup> See Christopher J. H. Wright, *Old Testament Ethics for the People of God* (Downers Grove, Ill.: InterVarsity, 2004) 168-80.

<sup>5</sup> Wayne A. Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton, Ill.: Crossway Books, 2003), 23-24.

Any activity one enters to make a profit is defined as work. Work is not a pleasant time of relaxation and should not be! Work involves stress, expenditure of energy, and consequently fatigue. In sum, work requires a level of effort. Having a stable job by working for others (companies, corporations, and so on) or being one's own boss (having a business, being self-employed, and so on) requires a level of discomfort of which many individuals do not wish to partake. Even investing one's money is cumbersome, for it is an actual occupation that entails stress, energy use, and hours of dedication to see the funds increase (see Matt 25:18–30). Though to engage in work might be displeasing, it is God's intention for human beings (2 Thess 3:10; Eph 4:28).

Other factors also apply within the element of productivity. For a nation's economy to be stable, most of the nation's able population should engage in work. Prosperous nations all over the world operate guided by this principle. Even the United States, with its unfortunate deficit brought by persons relying on social assistance programs, sustains its economy on the shoulders of individuals who actually work. Michael Novak tells of an important reason of the prosperity of the U.S.; "Its system has been productive beyond compare."<sup>6</sup>

One of the subthemes of the third theme of the Economic Wisdom Project surrounds the logical and natural principle that people can "support themselves by producing more than they consume."<sup>7</sup> After persons enter a productivity project, adopting the latter principle is another conducive aspect to experiencing a sustained economy. To select a nation that illustrates what not abiding within this principle can do, the U.S. likely would rank first on the list. The U.S. is a most blessed nation. However, the American Dream has diverted the truth of the necessity of surplus of production/finances compared to consumption/expenditures for economic

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<sup>6</sup> Michael Novak, *The Spirit of Democratic Capitalism* (Lanham, Md.: Madison Books, 1991), 358.

<sup>7</sup> Economic Wisdom Project, Theme III.

development. From various decades until this day, families and individuals in the U.S. strive to hold lifestyles that surpass their means by owning vehicles and homes they cannot afford. Attempting to support oneself while spending more money than one makes violates this substantial principle. The damage of the American Dream ideology has not reached its peak. Nonetheless, eventually the damage will become fully consummated; the 2007 financial crisis and its parallel housing crisis have warned this.<sup>8</sup> Though the U.S. is a developed nation, its economy has been experiencing decline because persons choose to consume more than they are able to afford. As another note of balance, because of the sinful nature, all persons in the world are susceptible to expend more money than they have. Overspending takes place not only in the U.S.; it happens all over the world.

What is the biblical worldview concerning overspending? Proverbs 12:9 says, “Better is he who is lightly esteemed and has a servant than he who honors himself and lacks bread.” The latter verse perhaps helps see that maintaining appearances by debt and financial stress is not to be desired. Better not to have a grand lifestyle and have resources than being without food. Though not precisely without food, persons indebted to the point of owing all of their possessions, in reality own nothing; therefore, they have, in a technical sense, “no food.”<sup>9</sup> As Ellen Davis wisely writes, “Contrary to popular wisdom, a massive cash flow does not in itself make an economy healthy. People spending no more than they can afford constitute a healthy economy.”<sup>10</sup>

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<sup>8</sup> Meredith Eliassen, “American Dream (ethos),” *Salem Press Encyclopedia 2015*, n. p. [cited 16 May 2016]. Online: <http://eds.b.ebscohost.com/eds/detail/detail?sid=20b894bd-587b-4b10-8320-39d8ad729071%40sessionmgr120&vid=6&hid=104&bdata=JnNpdGU9ZWRzLWxpdmU%3d#db=ers&AN=94895754>.

<sup>9</sup> Tremper Longman III, *Proverbs*, (BCOTWP, Grand Rapids: Baker Academic, 2006), 273.

<sup>10</sup> Ellen Davis, *Proverbs, Ecclesiastes, and the Song of Songs* (WBC, Louisville, Ky.: Westminster John Knox, 2000), 85.

America has a surplus of material goods. However, because of the excesses in consumption, the U.S. national debt is alarmingly increasing.<sup>11</sup> At the moment, the national credit card, student loan, and mortgage debts seem as strongholds that are impossible to tear down. Moreover, social welfare programs—though commendable for providing food stamps, various subsidies, and money to individuals and families who live below the poverty line due to various circumstances—exacerbate the problem. To be fair, social assistance programs are worthy of praise, for they help many persons in need. However, the programs are problematic as they encourage the government to engage in further national debt with other countries. Moreover, due to the administrative dysfunctionality of the programs, the services provided do not undergo revision. Therefore, many who are undeserving continue to enjoy the benefits of welfare; including food stamps; rent and utility subsidies; and other financial benefits, which in turn discourages them to prosper by engaging in work.<sup>12</sup> Instead of atrophying the poor and patronizing them, the government should shift its focus to encouraging “a productive economy, [which] lifts people out of poverty and generally helps people flourish.”<sup>13</sup>

By God’s goodness toward the world (E1) and the established order that necessitates labor in order for the sustenance of life (E2), one could claim that economic progress would be certain for anybody who wishes it. As aforementioned, oppression and the political situation of a nation are hindering factors for economic growth. Nonetheless, for peoples and nations to experience sustained economic development, adopting a moral character is another necessary element of the equation (E3). The next section illustrates the importance of the latter element.

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<sup>11</sup> As of May 16, 2016, the U.S. national debt is over \$19 trillion. The total net interest paid on the debt is almost \$2.5 trillion. Current Medicaid/Medicare expenses are over \$1 trillion; income security surpasses \$300 billion; and social security will reach \$900 billion soon. Unfortunately, time for another great depression is much overdue for the U.S. For more information, see “The U.S. Debt Clock,” n.p. [cited, 5 May, 2016]. Online: [www.usdebtclock.org](http://www.usdebtclock.org).

<sup>12</sup> This writer knows more persons who abuse the system than those who are truly in need and unable to work. Because of the dysfunctionality of the system, persons deserving aid actually cannot receive it.

<sup>13</sup> Oikonomia Network, Economic Wisdom Project, Theme III.

THE INTERSECTION OF GOD’S GOODNESS, OBEDIENCE,  
MORAL CHARACTER, FAITH, AND THE  
POSSIBILITY OF ECONOMIC PROGRESS

Refutations against the argument of God’s goodness toward humans in the *imago Dei* can rise. Moreover, the necessity of the application of the biblical principle of productivity might be counter examined. Thinkers might point out that empirically neither persons nor nations must be Christian in order to have economic progress. This writer does not intend to pinpoint a process that, if implemented, is guaranteed to be conducive to economic prosperity. Nonetheless, regardless of one’s religious persuasion, having a moral character is necessary when considering the possibility of sustained economic progress.<sup>1</sup>

Why are millions in poverty today? Economic development is difficult to assess, but some insights possibly answer this question. Because humans are sinful, their immoral character hinders God’s intention. Human sin (immorality) encourages and facilitates oppressive structures in economic and political systems. Living in those conditions hinders persons in experiencing economic growth.

Oppression is an unfortunate occurrence. However, not engaging in disciplined work because of oppression is not an excuse. Without labor, no economy develops, and no nourishment of self or others can take place. In contrast, adopting a moral character is conducive to sustained development.

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<sup>1</sup> A moral character is a broad and perhaps ambiguous notion. Pinpointing the exact level of God’s demands is not within the focus of this paper. However, readers might draw intuitively that a minimum level of ethical behavior is necessary in order to experience even the minimum level of sustained prosperity.

Obviously, oppressors do not have a biblical moral character. Nonetheless, dysfunctionality exists among the oppressed. This group has countless persons who engage in disciplined work and make enough money but also are known to destroy their economies by using their finances for vices. The immorality of the oppressed (as that of oppressors) involves gambling, sexual promiscuity, alcohol, drugs, and other evils. As Paul reminds, not engaging in work makes people fall into the vice of being a busybody (2 Thess 3:11). However, even persons working full-time jobs are known to squander their monthly paychecks in one night of entertainment that includes one or more vices. Thus, many leave their families at the mercy of the state, loans, the aid of neighbors, or other individual or agency for the provision of their families' needs. Others engage in excessive spending led by the desire to maintain appearances by buying more than they need and can afford.

The poverty problem in many developing nations of the world, including that of some countries in the Caribbean, Latin America, and Africa, seems to have its root in immorality. The immorality is seen in that most of the political structures of the nations experiencing extreme poverty in these regions suffer a despairing level of corruption. Generations of monarchical dictatorships exacerbate the problem, as the process repeats, and the poverty cycle is facilitated to continue.

The color of the skin of people in the poorest countries in no way hinders their intelligence as believed in a "distant past." However, one's level of obedience to God's standards, whether known to one or not, does hinder one's fullest potential and the ability to prosper materially in a sustained manner (Eph 4:17-19; 2 Pet 2:18; Rom 1:21). Persons proud of themselves for having attained some level of prosperity do not realize that they are enjoying God's goodness in the opportunities he gives. Moreover, arrogant individuals do not see that they

are applying some tenets of the moral character and the need for productivity God has established for economic development. Ironically, even oppressors have to be diligent and disciplined in oppressing if their actions are to produce any fruit for themselves.

Though oppressors succeed in their labor, the Bible encourages a moral character if economic growth is to be of a constant quality. Empirically, individuals can observe how to have a sustained economy. God has been good in granting a high dignity to humanity. In addition, God regulates the world's established order for the benefit of humans. Moreover, work, in spite of the fall, seems to be a necessity of the created order. Working begins the process of economic development, and a moral character helps in maintaining the development attained. A moral character that fully satisfies God's standard of righteousness is attained only through a salvation experience in Jesus Christ (1 John 2:2; Rom 3:24-25; 5:1). Nonetheless, one can say that countless unbelievers are hard-working, moral persons who attain sustained economic development. Indeed, though not saved, these individuals are able to restrain themselves and not squander their incomes. However, without a relationship with Christ, a person is prone to be unwise and spend in sinful desires; thus, a moral character in a relationship with Christ is encouraged.

Yes, a Christian faith in God is not necessary for economic development, as many nations (or people) attain profuse wealth and are atheists. They are not necessarily immoral. In fact, these nations might practice a high degree of ethical behavior. For example, some countries in Europe advanced driven by the ideals of the Enlightenment, which included an intense desire for progress due to the exaltation of the power of reason. These European countries openly turned their backs to God and embraced atheism. Nonetheless, until this day, they have experienced growth. God is sovereign to allow such nations to prosper. He has been good toward them in

spite of their rebellion, but in due time God will ask for an account of their actions. For as the Scripture says, God *allows* those who oppose him to prosper in order to make them ultimately fall and destroy themselves (Ps 73:18-20).

Indeed, many people (or nations) achieve a high level of comfort in life without loving God. Nonetheless, investigating how they progressed reveals that they engaged in disciplined and sacrificial work and in wise administration of riches. Certainly, these individuals do not desire to glorify God with the riches, unknown to them, that he provides. Their motivating objective is the status they think riches bring, including power and liberties otherwise unavailable to them. However, God's common grace bestowed on *all* humanity allows even nonbelievers the opportunity to enjoy progress if they engage in work and do not squander wealth in vice which is immoral behavior.

Nonetheless, to experience sustained economic growth at the personal level, a moral character, involving disciplined labor and restraint from squandering in vices, is necessary. Additionally, faith in God is another essential element of the equation (E4). Indeed, granted God is good! If one applies biblical principles and faith, can one become rich? The Scripture does not support that these suggestions produce outcomes as an exact science. However, the element of faith needs to be explored. Regardless of personal discipline engaging in work (E2), the Scripture reminds that riches are a gift from God's hand (Prov 10:22; Hag 2:8). To whomever he wishes, not to those who overwork, God grants riches (1 Chr 29:12-13; Eccl 5:19; 6:2).<sup>2</sup> Paul reminded his readers that riches are uncertain and exhorted the rich to rely "on God, who richly supplies us with all things to enjoy" (1 Tim 6:17-19). A fourth element in the equation for sustained growth has humans seeking the hand of the God from whom all blessings flow.

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<sup>2</sup> Schreiner, *The King in His Beauty*, 291.

Since riches come from God, he must have particular purposes in the lives of persons he allows to attain wealth. Generally, individuals attaining riches (or any level of economic development) must engage in some form and level of work and exercise some morality. Nonetheless, many a person has toiled day and night diligently and seen no fruit in their labor. If one desires economic development, one must acknowledge God every step of the way toward it, for unless “the Lord builds the house, they labor in vain who build it” (Ps 127:1ab). God has given opportunity and created an order in which productivity and a moral character are conducive aspects for growth. Nonetheless, God still reserves the right to grant riches to whom he so wishes; thus, humans must believe that God will provide economic development.

As has been stressed thus far, a moral character is greatly beneficial. Not only holding a moral character will allow one not to waste wealth attained, a moral character also will allow one to be wise in investments or other financial deals and transactions one makes, and to be most effective in the art of saving money. In addition, a moral character is seen by the God who knows the heart. God sees one’s true intention in one’s desire for a more fruitful economy. In this sense, the faith element is always present in the process. Countless believers would recognize this element because of their faith. Nonetheless, even unbelievers are known to put God ahead of them and accomplish any kind of goal. In contrast, believers ought to put this element into practice by considering their motives in wealth acquisition. In other words, Christians should ask themselves, “Will I use riches attained for the furtherance of the kingdom of God or to spend in my delights?” (Jas 4:3).

Struggling peoples potentially can enjoy economic progress; entire nations can experience it also. Nations are entities formed by individuals and families populating neighborhoods, towns, cities, counties, and states/provinces. Economic development starts with

the progress of individual persons or families. Perhaps in their own nations, the political and economic situation is not conducive for persons to have financial growth. In other words, regardless of effort in labor or of their moral character, individuals are still unable to obtain the results they could attain if they resided and worked in another nation. Perhaps a viable option is to emigrate.

Above all, God desires persons to be saved and hold to a moral character meeting his standards (Matt 5:48). Though many biblical excerpts are available to sustain a migratory theology (Gen 46; Ruth 1–4; Zech 8:20–23), God has not explicitly said that emigration is the key for attaining a sustained economy. Nonetheless, to illustrate further favorable conditions in the equation of sustained economic development, the next case-study section examines the possibility of struggling peoples experiencing economic progress, given a political and economic environment conducive to that end.

## THE INTERSECTION OF DIVINE GOODNESS, OBEDIENCE, AND FAITH, AND POSSIBLE OUTCOMES

This section illustrates the intersection between adopting a moral character, engaging in work, and God’s goodness in human dignity for continuous economic advancement. This study now turns to the experiences of born-and-raised citizens of developing Hispanic nations who attained a sustained economy in the U.S.<sup>1</sup>

Immigrants, most likely unconsciously, pursue part of the third theme of the EWP when they choose to emigrate. As economic systems “should be grounded in human dignity,” immigrants choose nations that they believe will treat them as human beings, not as objects. In particular, the U.S., with its economy, offer of religious freedom, and to an extent “open arms” policy welcoming most immigrants, is an attractive destination to start a new life.<sup>2</sup> Regardless of its many socioeconomic problems, many people in the world call the U.S. “The Land of Opportunity” (*La Tierra de las Oportunidades*). By God’s grace, America continues to be such a place. At the moment, the political and economic structures of the nation enable what every immigrant desires, that is, having a better economic future in which finally they can at least secure three meals a day (or more!).

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<sup>1</sup> The group interviewed was formed by two males and two females (Mexicans and Dominicans) ages 26 to 50 living in Wyoming and Ohio. These individuals have lived and worked in the U.S. while being Christians from 2 to 11 years.

<sup>2</sup> In the past, the White-American worldview saw minorities as tools and mistreated them. After the civil rights movement of the 1960s, the atmosphere has changed dramatically. Nowadays, most Americans are more ready to accept the dignity of other persons who are of different race and ethnic origin than they.

Some persons in the group interviewed came to the U.S. legally. Others became legal residents after being in the country for a number of years. They prospered economically in the U.S. because of several factors in cooperation. The goodness of God is seen in the dignity these persons hold. In addition, God's goodness is seen in the opportunity that God has given them to come to the U.S. and live and work. The goodness of God, in cooperation with these individuals' obedience to him in disciplined work ethic and a moral character (led by their faith), caused their economic flourishing.

The situation of immigrants in the U.S. is complex. One of God's blessings to America is that jobs abound. High-income positions may not proliferate, and when they are available, only qualified persons fill them. However, for every person living in U.S. territory, major burger and department stores still are hiring and offering jobs today. Individuals simply must be willing to accept such jobs. The job market is a tremendous opportunity that the U.S. offers persons who come to improve their quality of life. Though the employment that abounds might be low-income positions in major food chains, supercenters, domestic labor, construction, and others, these positions provide more sustenance than the same occupations in immigrants' countries of origin. Immigrants see the abundance of the above jobs as opportunities and are willing to accept such employment. As a result, those in the group interviewed have had no problem in securing jobs in their time in America. Moreover, legal immigrants might have positions in which they suffer some form of oppression from bosses. Individuals in authority might take advantage of the immigrant's level of English, engage in sexual harassment, bullying, or other mistreatment; however, the oppression immigrants might endure in America is usually smaller compared to that which they might experience in their countries. The American government taxes their

incomes; but once their income is taxed, generally the government does not abuse immigrants with hidden fees, confiscation of property, or other forms of oppression.

The interviewees see a remarkable difference in the opportunities they could enjoy in the U.S. compared to staying in their countries. Most immigrants leave their nations with the firm notion that they will enjoy better opportunities in the U.S. Moreover, most immigrants are usually people who value productivity. Unfortunately, opportunities in general might not be available in their countries for them to meet their fullest potential. While some immigrants participate in illegal behaviors and do not benefit American society, Christian immigrants are usually different. By applying biblical principles of a disciplined work ethic in combination with their faith in God—which includes living within a standard of righteousness as a response to their salvation experience—some interviewees were confident that they could prosper drastically in America. For all interviewees, poverty is not an eternal state that cannot be overridden. They do not think that one is confined to poverty until death simply because that is the only life one has known from birth.

For some people regardless of ethnicity, staying poor is the easy route compared to having to make sacrifices. For legal immigrants, their sacrifice first includes an intricate process to obtain documentation and leaving families behind. Moreover, most immigrants consciously think about their upcoming reality in their destination country; they will have to engage in work to make the relocation a profitable effort. Emigrating and subsequent economic development require great determination.

A majority of individuals in the group said that after becoming Christians (some became believers in America, and some were converted in their countries), their use of money changed. Now, they are able to use their finances for the benefit of the kingdom in tithes and offerings.

Moreover, they do not engage immoral acts that lead to squandering. In the U.S. these persons have the opportunity to be employed full-time; some work forty or more hours per week. Nonetheless, they restrain from entering excessive debt to enjoy an American Dream lifestyle. In contrast, they use a budget to administer their incomes.

From year to year, the group also claims to have acquired possessions “easier” than in their countries of origin. Every case was different, showing increase and decrease of possessions yearly. Nonetheless, each case showed constancy in the core of the material possessions acquired in the U.S. In addition, each case perceived a level of “security” and “sustained economy.” For the immigrants, “security” meant they felt that relocating to the U.S. was well “worth it.” The reasons they gave include being able to provide food and clothing for their families, as well as other needs. In America, most immigrants are able to provide decent conditions of living, that is, a standard of hygiene that is above the slums’ problems of Latin America and the Caribbean (having no rats, roaches, lice, or other pests in their home; leaky roofs; fire hazards; unreliable electricity; and flash flood vulnerability). Furthermore, though not always applicable, in the U.S., some immigrants were able to save some money every month, depending on how many jobs or expenses they had at the moment.

The interviewees saw themselves as prospering in their years in America by a *combination* (in no particular order) of (1) being Christians first and foremost; (2) trusting God in faith (to him belong all riches, and he gives to whom he wants); (3) being faithful tithers; (4) having discipline in their finances (not wasting, but using money wisely as God provided the wisdom); (5) being disciplined in their work ethic (working hard and knowing that without work, no profit is made); (6) believing that they have dignity because they are human beings whom God created in his image; and (7) believing God is good and that he provides for their needs.

This writer also can attest the testimony of persons interviewed by his personal experience being a citizen from the Dominican Republic (D.R.). During his childhood, he was used to seeing countless poor people wasting their time playing dominoes and drinking for most of their days (Prov 20:13; 21:17). Whether young or old, poor individuals gave the impression that they believed their lives would never change. Unfortunately, these persons were not trying to alter their financial situation but were dependent on others and the government for help.<sup>3</sup>

Moreover, this writer knew numerous poor persons in the D.R. seeking to win the lottery. They invested the little money they would have (earned by working or given to them) on lottery tickets (Prov 28:13). As a result, they lacked primary needs; but they saw no problem, for they had a chance to win. Winning the prize meant automatic comfort, a drastic change in their standard of living.

For various reasons, including some issues already treated, the finances of the writer's household as he was growing up were not the best they could have been. His family did not own a house or a vehicle. This author knew life could be different. Having started music lessons at age twelve, he decided to excel at playing the piano and the violin. Moreover, he became a Christian at age sixteen. At his home church in the D.R., he understood biblical principles for economic development. Having understood that "in all labor, there is profit" (Prov. 14:23a), he set himself to become a fine musician. He received a scholarship to come to the U.S. and study music at a university at age twenty.

After coming to America, the writer was able to understand further God's goodness. America's opportunities are high because of many factors that balance its economy and political

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<sup>3</sup> In the D.R., many young persons are trying hard change the poverty cycles in their families. Because of financial resources, many have to attend a state university that does not promise a timely graduation. Even when they graduate, the job market is so complex, that securing a job is not guaranteed.

system. The factors include a neoliberal economic system of free trade, religious liberty, decentralized government, and others. Regardless of the opportunities the U.S. offers, the author has lived a modest life, not spending beyond his means but looking for ways to save money in order to acquire his possessions. The writer asserts that God has blessed him during his years in the U.S. As those surveyed, he also believes his progress is the result of disciplined labor, having a moral character, faith, and the opportunity God has given to the U.S. The author has seized the opportunities granted to him in his time in America. He has labored, but God has given the increase.

This writer believes he could have had economic development in his land. As a Christian while in the D. R., he learned that God can prosper his children regardless of their location or occupation. By keeping an active faith until this day, this writer has attempted to obey God's Word in transforming his moral character (Rom 12:1), working diligently, and being faithful to the kingdom in generosity toward others and in tithes and offerings. The interviewees practiced this lifestyle and prospered. In the D.R., this writer also learned the danger of debt, as his father taught him the principle that one ought not spend beyond one's income (his pastor supplemented this knowledge with Scripture teaching).

Given a context free of oppression with "opportunity," such as that of America, a sustained economic development is possible in this nation. The U.S. economy provides better job opportunities. In turn, the jobs can provide stable incomes allowing persons to have three meals a day, clothing, and the ability to live within standard, finally *humane*, sanitary conditions. However, God's goodness and opportunity are not sufficient for economic development. Human responsibility in hard, honest, disciplined work is necessary (Eph 4:28). For persons from any nation who think that work is unnecessary or that excessive debt is not dangerous, experience

shows that a time of agony eventually affects them. Exorbitant debt, bad credit reports, bankruptcy, foreclosure of homes, repossession of items, and other financial distresses come to them. Productivity is indispensable. Moreover, a moral character is necessary to secure a sustained economy. A faith in God that makes one have a biblical moral character is encouraged as the most conducive manner to attain sustained development. However, may one never forget, God decides to allow a person to enjoy financial growth or ultimately become rich. All of these aspects in cooperation are conducive to economic development.

## CONCLUSIONS

God is good to all humanity! The notions presented in this paper are applicable for any person regardless of ethnicity and acceptance of the Christian gospel. God's goodness is seen in all nations; they should praise God! According to Stanley Grenz, "God loves each person, and therefore each is the recipient of worth from the Creator."<sup>1</sup> Nonetheless, human responsibility in work and exercise of wisdom cannot be escaped in any Christian theology of economic development.

For future study related to the EWP, a nation's economic development can be studied from the starting point of individual *Christian* persons, families, or clans and tribes. In addition, the biblical perspective on economic development and its relationship to migrations in Scripture can be assessed as to answer current world migration problems and globalization issues.

Engaging in productivity seems to be part of adopting a moral character. These elements present an overlap also worthy of further treatment. Moreover, the exact level of the necessary moral character for economic development is an object of further study. Understanding this level both from natural (philosophical) and biblical ethics perspectives could help pinpoint God's minimum standard of righteousness in order for *all* humans to experience *sustained* economic progress. Furthermore, the fourth element of the present study can be examined further concerning its conduciveness to the development and exercise of faith as a cycle. This additional study can supplement the findings of this paper. The cycle might include (1) God's goodness is still

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<sup>1</sup> Grenz, *Community of God*, 178.

displayed in the world as he provides good things (Matt 7:11; Jas 1:17); (2) individuals desiring economic growth must remember that God is who sustains the world (Heb 1:1-2:8), who allows persons to become rich (Eccl 5:19; 6:2), and who gives the ability to make profits (Deut 8:17-18; 28:1-14); and (3) God sees the righteous' actions and sustains the economy of the righteous (Prov 2:8; 1 Pet 3:12). These elements depart from and point back to God, and thus facilitate further faith in him. Again, this economic theology would finish with trusting the hand of God, the Creator and owner of all things.

Though God reserves the right to prosper a person or nation, the four elements treated in this paper, in cooperation, seem to be a starting point for a Christian theology of sustained economic growth. Encouraging productivity is the means by which poor people are helped out of poverty.<sup>2</sup> Nonetheless, the key factor for experiencing *sustained* economic change is in having some level of morality. Immigrants bring their moral character as they relocate to the U.S. or other nations. If immoral in their countries, immigrants will be immoral also in America; they just will have money to spend! Without having a moral character, economic growth that strongly guarantees a sustained economy will not occur. As the Lord said, "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much" (Luke 16:10). Since the Lord has placed humans on the highest level of creation and has given them the tools to succeed seen in human dignity, sustained economic development can be the result of a combination of this element with obedience or adherence to God's Word in adopting a moral character, engaging in work, and exercising faith in him.

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<sup>2</sup> John D. Mueller, *Redeeming Economics: Rediscovering the Missing Element*, CES (Wilmington, Del.: ISI Books, 2010), 195.