



KINGDOM ECONOMY CONCEPTUAL FRAMEWORK

SEEKING A BIBLICALLY INTEGRATED ECONOMY

JUN WON SHON

Acknowledgements

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FOREWORD

I have much joy in commending Jun's paper to you for your prayerful reflection. In the paper you will discover that Jun explains clearly why it is necessary for us to adopt a Biblical understanding of God's plan for both "Wealth Creation" and "Wealth Distribution." In recent days Wealth creation has been closely identified with Western types of Christianity, and Wealth distribution has been identified with the ideas belonging to socialists and humanists. Both concepts are partially correct and partially wrong. Any true scholar of the Bible will know that Jesus Christ identified closely with the poor and disadvantaged of His day. He instructed all His followers to do as He did!

However, it is one thing for us to give to the poor and have Church programs that feed, clothe and educate them. It is a far better thing if we can devise systems that will deliver to the poor and needy, those things that are essential for their dignity, prospects of success and overall betterment.

Jun demonstrates how God's Law of Jubilee provided one way for this to happen within Israel. The concept of Jubilee provides us with some exciting working principles that demand our attention.

The challenge for us today is to find examples of communities where these principles have been put into practice and then to be catalysts in the process of these communities being multiplied wherever that is possible. May God's creative Spirit be with us, empowering us to attempt something new and innovative in these last days.

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PART 1. COMPLEX SYSTEM AND TOUGH BATTLE

RESPONDING TO COMPLEX SYSTEM

We live in a world of cultural diversity, advanced science and technology, and a globally connected economy and society. It all indicates that we live in a *complex system*. This term of 'complex system' is not derived from the materialistic worldview but it affirms the truth of the divine creation and intervention into the world in our history. Due to the *Fall* recorded in the Biblical narrative, this complexity indicates the disruption of the original good design of the world, which was truly meant to be. We are experiencing, to some extent, the broken realities in every economic activity caused by this disruption. This disruption, or disorder, is illustrated by all kinds of economic injustices, some of which are universal, while some are seen in particular examples. Despite this evident spread of this disorder, the good news is that God still cares for our complex world. In this dual context of complexity, both Divine design and human disorder, humankind has responded to the complex system in two ways. In general, the response can be summarised as autonomy for societal progress and reliance on religion.

On the one hand, society has experimented with various systems in an ongoing process by building the ideal of autonomy. For example, most modern economic and political systems have a concrete basis for this assumption, especially from the sixteenth century. The rise of the international trade system is closely associated with this movement. On the other hand, religious beliefs and institutions have operated in some societal systems' formation to affect all areas of life. For instance, Christian institutions controlled the public policies and their rules in the medieval era in the

West. Buddhist monks directed the monarchies in the ancient time in the East, and a few countries are still under its power. Islamic authoritative systems even now limit many sides of societal activities and shape business practices by Islamic law.

Besides those responses already mentioned, many societies affirm to some extent the economic system based on capitalism. Through its diverse applications in history, this system generates positive and adverse outcomes in the practice of both the public and private sectors. I hope to discuss each side of the stories in the next research. By the way, the common ground for Christians is, arguably, that we are not strong enough to overcome the adverse effects of the modern economy when it creates wide-ranging and severe problems like global economic crises and extreme poverty in the world. Is the solution to these issues the responsibility of the leaders of public or private sectors of our society? Or, is it a fundamental issue to blame the secularised and corrupted person, organisation, or nation? No matter what answers are yours at the moment, it is time to think differently about what would be an appropriate way to respond to this duality of the present system in your context. So, let us look at initially what makes us struggle in living with this reality.

APPROACH TO COMPLEX PROBLEMS

At present, the whole world is confronting the severity of the global pandemic of the COVID-19 virus. It is a human health problem in the plain scientific view, but it has caused an actual crisis for the whole globe, especially the economic catastrophe. The current economic difficulties in the modern economy are similar to various economic dangers experienced in the past century like the well-known events such as *Two World Wars* and *Great Depression* in the 20th Century. The entire series of problems cannot be described in here. These recurring difficulties reveal that our world is a complex system. The interwoven parties like government, economy, family, and individual impact randomly or with sequence on one event as a chain reaction. That's why the economy itself cannot deal with merely economic solutions, although economists argue actively about societal interventions in different issues. Unemployment, debts and interests rates, family fragmentation, inequality agendas, and environmental crises are very relevant examples¹.

By taking a further step, we have to think carefully about what agendas could correlate to those displayed economic issues as tip of the iceberg. For example, the Church in

¹ The Jubilee Centre, *The Jubilee Roadmap*, Jubilee Centre, Cambridge, 2019, Part 1.

medieval times limited the role of commerce because the religious leaders taught the idolatrous danger of money embodied in human nature². If Christians in the 21st Century enforce the same teaching, we can lose the view of recognising critical agenda to affect the present economic system. The Church cannot say that rational economic approaches to alleviating societal hardships are useless. We have to present alternative talking points of how to approach with integration and in a holistic manner. This approach is one of the central arguments in developed later. Furthermore, we have to acknowledge how hard it is to demonstrate Christian answers to complicated issues of economic reality. Those issues are critically related to the systematic challenges. However, as Paul spotlighted in *Romans 12*, we should be able to confront obstacles by implementing biblical wisdom rather than running away from problems or complying with the worldly orders unconsciously³.

REASON TO PARTICIPATE IN THE BATTLE

At this point, some questions might arise in your mind. *Is it truly possible to find correct answers from the Bible for solving many difficult problems? How can I really apply some biblical answers to this seems-to-be completely opposite reality of my business or corrupted system?* If you ever wonder about those kinds of questions, you are not the only one participating in this battle in our world and history. It is good to know that faithful Christians who already experienced and questioned the same difficulties have wrestled with seeking biblical and practical remedies for long-suffering problems in varying degrees. *William Wilberforce*, for instance, tackled the evil of the legitimised slavery trade system in the early 19th Century. Not only him, but there were also many Christian scholars and practitioners in business, economics, politics, and theology invested their lives in creative ways in history. Their lives are encouraging models that demonstrate that God is faithfully at work in our world, not forsaking humanity.

More importantly, the Bible is not silent about the wrongs existing in on-going situations. The God-breathed words do not explain system problems in every detail like the manual of machinery or computer systems. We cannot simply operate troubleshooting for fixing malfunctions of a specific economic system by following literal orders of the divine words. But, as a set of propositional truths, the Scripture

² Bob Goudzwaard, *Capitalism and Progress*, Paternoster Press, Carlisle, 1997, chapter 3.

³ "Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect (Romans, 12:2)", *English Standard Version*, Crossway, Wheaton, 2001.

coherently teaches the good, righteous, and wise ways of our works in practice occasionally offering models. Therefore, we can step forward to the prophetic vision and strategic implementation of the righteous economic model in our complex world, if we implement the Biblical principles.



PART 2. THE BIBLICAL PRINCIPLES

WHERE TO START

The *Word of God* significantly emphasises the divine nature of God and His benevolent will for the humans made in His image and the whole creation. As the image-bearers of God, our works in this world reflect the original design for human beings to embody the Divine's grand purpose. So, human-generated systems are meant to be a perfect system in the first created world. But, we live in a different, imperfect reality. God initiated the redemption of this corrupted world, including humanity. God will consummate His purpose by establishing the *New Heaven and New Earth* (Rev. 21). Meanwhile, wherever humans allow Jesus as King and His rules to reign in their lives and communities on earth, the kingdom of God is in *reality*. These are the essential biblical narratives. On this basis, we begin to look at the crucial principles of the topic.

THE FOUNDATION OF ECONOMIC SYSTEM

The foundation of a systematic approach to the biblical economy is the nature of God in *Work*. All economic systems are primarily based on a particular philosophy, moral presuppositions, and spiritual motives. Also, a good economy supports the full potential of human labour. Hence, the acknowledgement of work is the essence of a healthy system. In particular, the Scripture values *Work* because God never ceased work since the Creation and will work tirelessly until the New Heaven and New Earth

have been established. There are four attributes of God in work: *the Creator, the Sustainer, the Redeemer, and the Consummator*⁴.



God the creator. Everything was initiated from God's work in creation. There are no exceptions to this truth. Also, the divine work of creation is not solely restricted to the Creation story in the book of Genesis. Instead, God is still participating in making new things in our universe as well as human occupations. However, He wants to do this job with us as a co-creating partner⁵. Thus, the fact that our works require creativity in any field implies two features: 1) creativity is the proof of God's image in the human mind; 2) exhibiting creativity in a variety of human occupations is acceptable to both God and society.

God the Sustainer. Everything is sustained by God's work. Maintenance is the essential attribute for both our metaphysical and empirical worlds. The apostle Paul explained, "In Him(Christ) all things hold together" (Col. 1:17), which implies a well-ordered universe, a *cosmos*⁶. We live in this visible universe, in time and space, even though neither of these is fully measurable. Therefore, works of maintaining family, organisations, societies, and systems are "the Lord's work."⁷

God the Redeemer. Every broken thing is redeemed by God's work. The Bible illustrates God's redemption work as to *fix, mend, and transform* the damaged world⁸. God's purpose is to liberate all things from pain and oppression with great effort. As a result, the redemptive works performed by humans imitate this divine attribute by repairing faults in systems, and by demonstrating hope, love, justice, and

⁴ Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 6-7.

⁵ *Ibid.*, p.6.

⁶ *Ibid.*, p.6.

⁷ *Ibid.*, p.6.

⁸ *Ibid.*, p.6.

righteousness. These behaviours are the testimonial aspect of God's purpose in human occupations.

God the Consummator. The whole human story will be wonderfully concluded by God's consummating work⁹. Until the final consummation of the eternal kingdom is fulfilled, we work like farmers who plant a seed expecting a glorious outcome. For example, our consummating works are associated with *finding the meaning of things and bringing people to maturity and to their unfolding destiny*¹⁰. We can glimpse the heavenly joy of our consummating works in this world, but eventually will join the Lord's table (Rev. 19) and share the glory of our works with God and His people together.

The works of God as the *Creator, Sustainer, Redeemer, Consummator* are the truthful works to reflect His goodness and righteousness in our world. That is the central aspect, which identifies human work and its result as *good and righteous*. Our *good works* can build an integrated system that demonstrates God's goodness and righteousness. We all are looking forward to seeing such a system in reality. How can we build it based on this biblical foundation? What does the Bible tell us about a good economy?

TWO PILLARS OF ECONOMIC SYSTEM

As good works have to comply with the four divine attributes, God's intention pointed out two crucial elements in the Genesis account of creation - *relationality* and *regency*¹¹.

Relationality. Relationality means our calling to be *community-builders* (Gen. 1:27)¹². God created and called humankind to build a community with the Cultural Mandate, which is *taking care of people and creation and developing the potential of creation* (Gen. 1:28 and 2:15)¹³. In this divine calling, relationality incorporates the *three-fold*

⁹ *Ibid.*, p.7.

¹⁰ *Ibid.*, p.7.

¹¹ *Ibid.*, p.6.

¹² *Ibid.*, p.6.

¹³ *Ibid.*, p.9.



*sabbath harmony of God, creation, and humankind*¹⁴. This original calling is inarguably still valid to us modern people. The common experience in modern times is the broken relationship between God and human beings, creation and humanity, and fellow neighbours. The outcome of these broken relationships are adverse to harmony and progress in the entire human enterprise and systems. To be specific, the numerous issues in the modern economy like unemployment, debts and interests, polarized wealth distribution, environmental costs of development are synchronized with the disorders of creational relationship in the world. Those are the well-known symptoms and analyses of problematic situations. So, many solutions in the past tried to alleviate technical elements-related problems of each system. Alternative approaches have recently paid attention to the correlation of stakeholders of the system. The rise of climate change movements encompasses relational thinking between creation and humankind, for instance. The modern economy, either on a local or a global scale, is operated by complicated correlations among players and technical factors. The implementation of relationality is the rational consequence for problem-solving. Thus,

¹⁴ *Ibid.*, p.62.

the Scriptures direct our attention to relationality as a solution for restoring a good economy.

Regency. The other pillar is regency. It means our role of representing the King's reign by revealing the will and purpose of God. In this case, the King is not departed from our world or reality. God designates us to do co-creating, sustaining, redeeming, and consummating works for the purpose of demonstrating the kingdom of God in action in history. When God gave the role of regent to Adam and Eve, their jobs were to



have communion with God, to build a community, which has no division between *faith* community and *human* community, and to be co-creators by promoting the potential of creation, dominating all creatures (Gen. 1:28), and keeping the earth (Gen. 2:15)¹⁵. In Christ, we keep taking this accountability with authority for displaying God's kingdom through our works. We can undertake the redemption and transformation of societal systems. In spite of this biblical teaching, modern systems are critically situated in the battle field between autonomy and regency. In particular, the unfortunate result of choosing autonomy in economic development is to serve *Mammonism*, which is to worship material wealth. It accelerates the brokenness of relationality in societal systems. In contrast, the benefit of acknowledging regency is to produce *creational stewardship* in our character. Regency's surprising gift is also to keep the sabbatical harmony with God, creation, and humankind. Even in the imperfect modern economic system, the implementation of the biblical regency can create significant advantages for a variety of stakeholders in the system like labour productivity, cost-effective communication in organisations and markets, sustainability of a business, and a circular economy. In consequence, regency is the powerful agency to build a beneficial economic system alongside relationality. The effects of every good work for the creation and human community flow through the channels of *relationality and regency* in the economy. Then, the biblical system should support those work results in particular ways for distributing them to the entire system.

¹⁵ *Ibid.*, p.27.

TWO DEPARTMENTS OF ECONOMIC SYSTEM

Wealth creation and wealth distribution. In general, human works produce good values for the economy in association with other major components like resources, capital, or lands. So, it is vital that the biblically supported works produced by relationality and regency create good values in the economic system. Those generated values in the economy can contribute to creating wealth. So, wealth creation is the core of operating the economic system effectively. However, if wealth creation is merely the engine of the economic system, then the interest in greater profits critically affects the sustainability and health of the system's performance. At this point, some extent of public intervention performs differently in manifold national economies to produce a balance. It also indicates that wealth distribution is the other crucial wheel needed to run the economic system functionally. Thus, the Christian foundations of the two departments of the system, wealth creation and distribution, must be discussed in the following.



THE CHRISTIAN FOUNDATION OF WEALTH CREATION

Wealth creation has been understood as a secular term among Christians. This view is affected by the assumption that wealth is a *temptation* and is a *zero-sum game*¹⁶. However, this narrow view merely emphasises the negative side of wealth in the context of the corrupted nature of human beings. In the creation account, creativity is the unique ability of the human mind as bearing the image of God. As the steward of God's creation, we are called to co-create new things in the world and sustain it intelligently and ethically. So, creating wealth should be encouraged by Christians in redeeming its original purpose.



Another Christian perspective in wealth creation has been developed recently. Clive Wright finely defines wealth creation as “the process whereby needs and wants are satisfied.”¹⁷ A multitude of economic activities are filled with transactions of production and trade for meeting needs and wants in the market. By those complex interactions between stakeholders, wealth is randomly created and multiplied as a whole. So, creating wealth is more related to the process of market activities, than mere actions of making a profit. Moreover, Wright develops the biblical understandings of wealth creation as offered in summary in the below¹⁸:

- *The Old Testament is generally positive about wealth, seeing it as a blessing of God and imposing on it an economic morality.*
- *The Old Testament also warns against the danger of wealth leading to autonomy and self-sufficient arrogance (Deut. 8:17-18).*

¹⁶ *Ibid.*, p.108.

¹⁷ *Ibid.*, p.109. Cited by *The Business of Virtue*, p. 47.

¹⁸ *Ibid.*, p.109-110. Cited by *The Business of Virtue*

- *While Jesus warns against the idolatry of wealth as mammon (Matt. 6:24) he does not deny the world of business but accepts it as part of everyday life. Jesus draws many of his teachings from the world of the marketplace.*
- *God's act of creating the universe and declaring it good affirms the essential goodness of the material world and the worthiness of exploring and developing it.*
- *Human beings have a part to play in the continuing process of creation.*
- *In creating God-imaging creatures, God has endowed humanity with freedom of choice (albeit limited freedom) and creativity, qualities essential to wealth creation.*
- *Undoubtedly, sin plays into our understanding of wealth creation. Meeting needs and wants can easily turn into covetousness and greed. Also, the distribution of wealth is unequal and no system has been devised to obtain perfect equality without restricting freedom of choice. Capitalism, like democracy, is the best of all imperfect systems.*
- *God's concern for the whole of life and the whole person suggests that even wealth creation, though it may be abused and misdirected, is not beyond the reach of God's forgiveness and redemption.*
- *In particular, we are called to service and especially to be servants of the poor, both by caring for the poor and by eliminating poverty. Wealth is created only by serving the needs and wants of our fellow human beings. "At the same time we serve then we exercise the option for the poor because we create the only means by which poverty can be alleviated - wealth. As in so much of the human condition there is a paradox. We deploy dubious motives such as greed as the means to overcome poverty. For the Christian, the paradox can be resolved when the motive of greed is replaced by that of service."*
- *Before the Industrial Revolution wealth was limited. One person's meal was at the expense of someone else's hunger. But with the changes since that revolution humankind's capacity to produce goods is no longer a zero sum game, especially with the application of technology in the new "weightless economy." Regrettably, however, the ability to distribute goods effectively for all humankind has not matched humankind's ability to produce.*

The Scripture provides both positive and negative aspects of wealth creation. Essentially wealth creation is good to advance the economic system for developing the human community. It becomes good when the morality and God-honouring spirituality of players in the system govern its direction to the service to both God and fellow human beings. The unlimited interest of wealth itself can damage the whole system function. So, the players of the economic system must acknowledge the intrinsic nature of wealth creation as a *process*, not as material wealth itself. In the process approach of wealth creation, each player makes the best effort for creating economic values in their parts and overseeing the economy's course together. Moreover, in the process outlook of wealth creation, wealth can be effectively distributed for creating additional wealth and keeping the economy healthy.



THE CHRISTIAN FOUNDATION OF WEALTH DISTRIBUTION

The other wheel to run the economy is wealth distribution. Once wealth is created, the different scales of wealth flow through discrete entities of the economic system. Wealth distribution may not be the best interest of the economy,

but it is a vital matter for the security and sustainability of the economic system. Like the cultural impression of wealth creation, wealth distribution seems to be the mere technical operation of the economic system with a negative sense. Inequality and debt issues are popular examples in modern economies. The issues related to wealth distribution are derived from not only the disadvantages of the system, but also the corrupted intentions and practices of the numerous players. For instance, market monopoly restricts wealth distribution and gradually holds back economic growth. Thus, wealth distribution has to be considered with the correct perspectives.

The Bible discerns and condemns the motives and actions of social and economic injustices. On the one hand, the wicked way of creating wealth is an abomination to God. For example, the exploitation of labour is seriously prohibited, especially to the marginals of the economic system. It threatens the livelihood of workers and their families. On the other hand, societally privileged groups like kings and landowners

must act with justice in a fair payment, and practise generosity to the people who have no social and economic security. Leaving some portion of crops on the farm in the harvest season is repeated in the Old Testament, for instance. One of the most significant biblical narratives of wealth distribution is demonstrated in the legislation of Jubilee (Lev. 25). According to this God-given law, the economic resources of the covenant community like land, labour, and capital cannot be enslaved in the long term by specific individuals or family groups with societal and economic power. The more critical reason to ban this is that it creates any perilous form of family separation due to the large concentration of wealth in the exclusive group of the society. God intends to protect families and communities by just wealth distribution. No one can claim the total ownership of wealth in the economy. For instance, only God is the owner of the land (Lev. 25:23). Like the land, which is the base of the economy, God in the Bible is the Lord of all creation, so God's people work as the faithful steward to manage all his creation. The vision of Jubilee in both Testaments is to restore permanently communal peace in the kingdom of God. Therefore, righteous wealth distribution can thoroughly protect the economic system from the diverse risks of social and economic injustices. As a result, it can maintain a healthy society with the relational coherence of communities.

Moreover, Francis A. Schaeffer offered the fine biblical view of wealth distribution, *the compassionate use of accumulated wealth*¹⁹. It primarily articulates the consumption side of wealth distribution in individuals or economic institutions for the common good. As the fruit of the Holy Spirit (Gal. 5:23), self-control over material consumption for meeting mere personal wants equips us for practising profit sharing. As discussed before, doing justice by taking care of the poor or the helpless belongs to this category. Wealth distribution can demonstrate God's compassion for those who are in need by releasing pressures on their livelihood. The conventional way of this practice is the direct distribution of wealth in donations, offerings, or by volunteering. In secular terms, modern business management acknowledges recently that corporate social responsibility (CSR), and creating shared value (CSV). The emerging trend is environmental, social, and governance (ESG). Those terms represent the investment side of wealth distribution. It is the historical lesson of identifying ethical investment as wealth distribution to engage with the accountability for creation and stakeholders of the economy. Also, this attitude of distributing wealth encompasses the positive outcome of economic progress. In particular, the common ground between the Christian reaction and the secular response is to create new opportunities for producing economic values through businesses. The rise of the social

¹⁹ Francis A. Schaeffer, *How shall we then live?*, Crossway, Wheaton, 2005, p. 114-116.

entrepreneurship movement promoted by both Christians and non-Christians indicates the importance of this feature. Therefore, the compassionate use of wealth, either on the consumption or the investment side, can improve the ethical standard and practice of stakeholders of the economic system by illustrating the divine nature of compassion. It certainly assists new value creation in the economy.

If we plan to construct an economic system that is Biblical, it is crucial to begin with the Creation account because we are God-imaging creatures to illustrate his image in works. God shows himself as the *creator, sustainer, redeemer, and consummator* in his grand purpose to rule the world and restore *the sabbath shalom* with his creatures. So, reflecting the nature of relationality as his image-bearer and the characteristic of regency as his kingdom reality on the earth. *Relationality* and *Regency* are the agency streaming positive outcomes of all good works for the healthy economic system. Once those modules of the biblically supported foundation and pillars are established, the economic system activates two major functions in wealth creation and its distribution. Arguably, wealth creation is essential good considerably encouraged by morality, which is directly affected by true spirituality. In addition, wealth distribution has to be advised by justice and compassion for installing community security. It is also a powerful medium to improve economic sustainability. The following diagram shows the components of the biblically supported system.

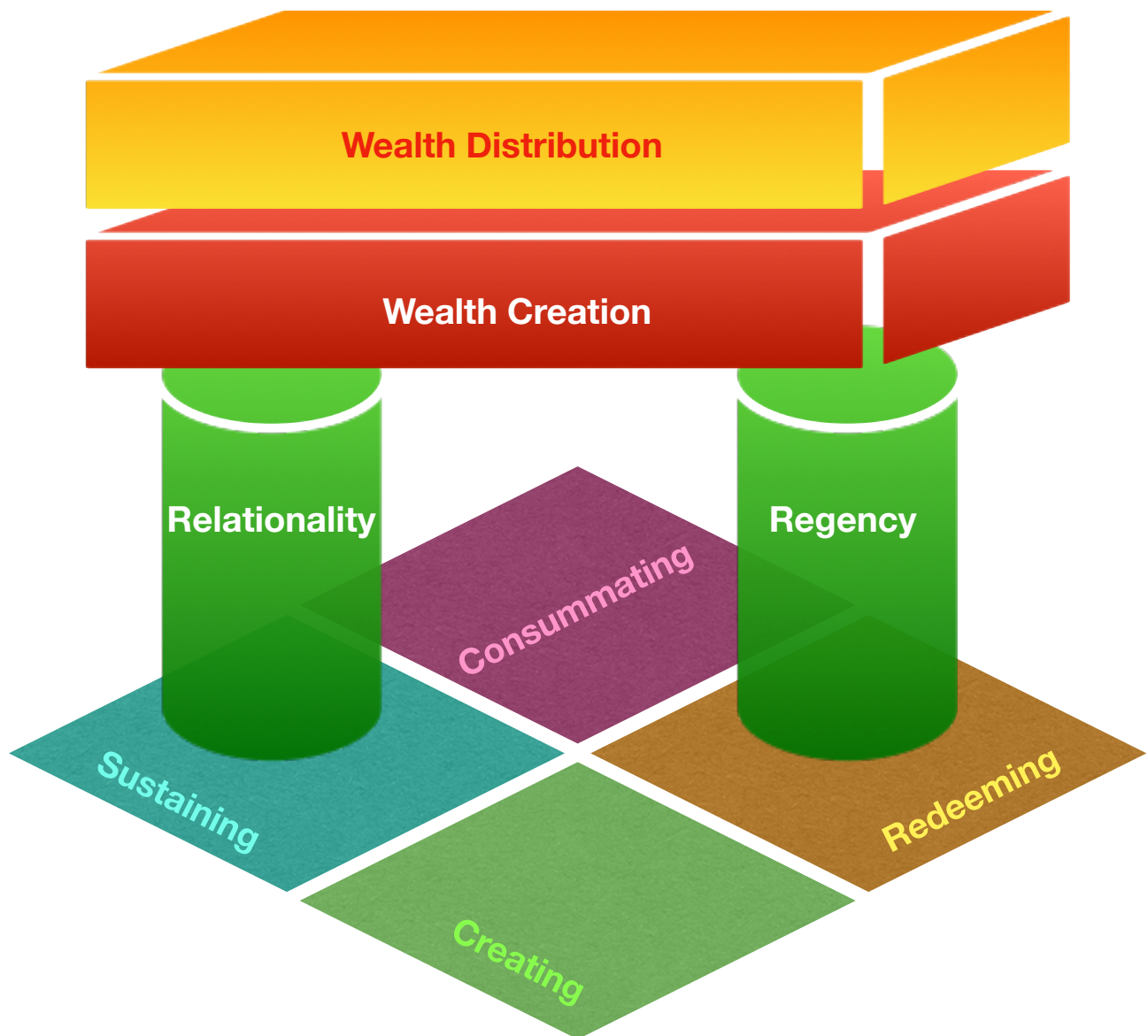


Figure 1. Biblical Economic System

PART 3. BUILDING KINGDOM ECONOMY CONCEPT

PARADIGM SHIFT

The Scripture gives counsels to those who want to learn and live by godly principles of the economy as well as the spiritual and moral principles. Since our tangible reality is interwoven with intangible reality, our adherence to both biblical and other principles entails the transformed paradigm of *the totality of reality*²⁰. This is the place where the *Word of God* challenges the world by demonstrating and proclaiming the rules and reign of the Kingdom. In dualism, there is no such trustworthy thing to intervene in our world and man-made systems. But, the Bible discerns our universe is not a *Closed System*, in which the Natural laws dominate the whole, but an *Open System*, in which God and humankind can intervene in history and the universe²¹ (see *the Figure 2.*). In relation to this biblical paradigm, we have to comprehend and reconstruct the views of economy so that it is aligned with God's purpose.

The earlier discussions in this paper indicate that the biblical paradigms dispute the prevalent paradigm of the modern economy, which has its foundation in the Renaissance and the Enlightenment. In order to include the biblical paradigm, it is

²⁰ Francis A. Schaeffer, *The Complete Works of Francis A. Schaeffer, Volume Five, Book Four, A Christian Manifesto*, Paternoster Press, Carlisle, 1982, p. 424.

²¹ Francis A. Schaeffer, *How shall we then live?*, Crossway, Wheaton, 2005, p. 146.

necessary to follow the process of acknowledging God's purpose in our actions and to create economic values that challenge society in a suitable manner and with distinctive ideas. God is faithfully working in the world with one principal purpose. God's whole purpose and task in history is called the mission of God, *missio Dei*, for establishing the kingdom of God. The previous survey of the biblical principles indicates the characteristics of the Kingdom in the economic sphere. In *the Creation*, the sovereign rules that originated with the benevolent will of God were perfect for unpacking the full potential of creation and all human works. The ideal economic system was part of the whole creation that anticipated righteous wealth creation and distribution! In the new heaven and earth, the whole creation will be restored to its original design and the new community will joyfully share all good fruits. That is the complete picture of the *Kingdom Economy*. The holistic approach of God's mission calls for materialising the model of the *Kingdom Economy* in history.

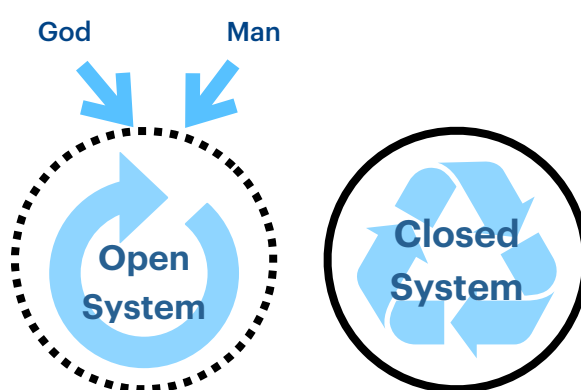


Figure 2. Open System vs. Closed System

HOLISTIC MISSIONAL PERSPECTIVE

An holistic missional perspective can be described in economic interpretations. The first calling of the *Creator* to human beings is creational stewardship²². That calling is still valid to us. It contains the responsibility to care for natural resources and all God's creatures, and the creativity and productivity of all human works. However, the pursuit of autonomy is the root of a dysfunctional economic system dominated by secular powers. So, establishing the Kingdom as the divine *grace* and *gift* requires the response of his people to passionately exercise the rules of sovereignty by building

²² Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 82.

economic justice and restored community²³. This principle can be applied to the economy in a number of ways. Such as restoring morality of economic agents, investment for societal cares and community security, executing sabbath rest in work and life balance, and community-oriented financial policies. Undoubtedly, God perseveres towards the accomplishment of His mission by calling the whole community of God to cooperate with Him. *The ultimate goal of God's mission is the Sabbath shalom: the threefold harmony of God, creation, and humankind*²⁴. The central point is that God is *the beginning, end and the centre* of His mission²⁵. Therefore, the economic interpretation of this holistic mission of God must be concerned with implementing God's Sovereign will.

TOWARDS KINGDOM ECONOMY

Like the biblical economic system (see the Figure 1.), the *Kingdom Economy* has to fulfill the key principles in each level of the system, even though enormous barriers obstruct all our individual and institutional efforts to some degree. It is a significant task. All works embrace the spiritual, moral, psychological, cultural, physical, social, and environmental dimensions. This means that the entire human works are essentially *relational*, not *mechanical*. A good and healthy relationship with oneself, fellow human beings, and nature has a powerful influence on productivity and effectiveness and efficiency of works. In addition, the focus on relationality and regency channels can initiate new economic values through doing a business differently. As a result, wealth creation and distribution can minister to economic justice and community building for blessing families and communities. Thus, the *Kingdom Economy* involves building through the systematic and relational processes to activate the biblical teachings in economic pursuits.

Furthermore, in association with the missional perspective, the four biblical themes have to be characterized in the kingdom economy: *Cultural Commission, Blessing all the nations, Pentecost, New Jerusalem*²⁶. As previously examined, *Cultural Commission* (Gen. 1:26-28) entails the feature of creational stewardship, which is *the stewardship of*

²³ *Ibid*, p. 84-86.

²⁴ *Ibid*, p. 87.

²⁵ Christopher J H Wright, *The Mission of God*, IVP, Nottingham, 2006, p. 533.

²⁶ Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 111-112.

*life and creation*²⁷. This commandment is God's fundamental concern for fulfilling the original purpose of creation and producing a flourishing human community by prosperity in diverse forms, not *merely* monetary wealth. Then, God's calling to Abraham (Gen. 12:1-3) reveals His perseverance to bless humanity within the intimate and rich relationship with God and global community members. According to the proclamation of Jesus, people can obtain true freedom and peace in the kingdom of God, because of all kinds of blessings installed in His kingdom. The blessings flow through God's people to the whole community on the earth. So, economic freedom from varied oppressions and economic peace with neighbours are the direct outcome of this theme. In Pentecost, the community of God is untied by the sovereign will without decreasing their diversity²⁸. It is also the power to defeat all evil forces and attempts to earn selfish benefits from other's dispossessions. Thus unity and diversity are evidently the engine of sustainable progress in the kingdom economy. And last, *New Jerusalem* (Rev. 21) is the city of God as the consummation of God's mission. The glory of God will fill the entire community, so there will be no sorrow and pain. The total picture of the kingdom of God looks like this vision. This international and inter-ethnic community will share all good things with each other out of their works without insufficiency and fatality.



²⁷ *Ibid*, p. 82.

²⁸ *Ibid*, p. 112.

Therefore, *Kingdom Economy* expresses the integrity of the kingdom rules and purposes in the missional context. Frankly speaking, our current situation and environment are not supportive of implementing its principles. However, this is our missional task in modern times because God, who is the beginning and end of the mission, is faithfully at work in the process of achievement of His purpose. For example, various experiments have been attempted in different historical contexts, although many cases are imperfect and partial. But, it is worth considering the God-given model of the kingdom economy in the nation of Israel. The superior model is *Jubilee* in the book of Leviticus.

JUBILEE MODEL OF KINGDOM ECONOMY

As the model nation on the earth, God chose Israel to demonstrate true goodness and bliss by obeying the righteous Kingdom rules. The Jubilee laws are positioned in the midst of other divine laws for retaining holiness in the promised land. In God's sight, holiness is to build the righteous community in every sphere of society. Righteous spirituality, like the holy communion with God in Sabbath, creates social and economic justice in the community. When the people of God disobey the divine laws individually and collectively, the whole community suffer from various types of injustice: *the oppression of the poor, the manipulation of currency, the accumulation of land by a few, the defrauding a man of his home and inheritance*²⁹. In contrast, the renewal of the Jubilee is an important means to restore the welfare and prosperity of the nation of Israel. The central economic commandments are the followings³⁰:



- *God trusts the land to families who do not own the land (God does) but can profit by the land even if there is economic hardship.*
- *If the land must be "sold" all that can be sold is the lease-hold right (based on the number of years to the next Jubilee) and eventually it must be returned to the family.*

²⁹ *Ibid*, p. 114.

³⁰ *Ibid*, p. 115.

- *Those that fall into debt or who have been forced to work as wage laborers are released and restored to their property.*

As these commands are executed in the society, three consequences occur: 1) *security of the centrality of the extended family in Israelite*, 2) *limitation of economic inequality by banning on interest and preventing the permanent break-up of the relation between a family and their land*, 3) *discouragement of lending outside the kinship group by banning on interest*³¹.

The first outcome emphasises the significance of the extended family in the nation. The extended family is *the building block of society* in the biblical view³². It is the basic unit of each small community, so its social and economic security has to be the central concern for the nation's health. The country can assess whether its political, social, and economic system functions effectively by this measure primarily.

Secondly, the livelihood of a family is secured by their inherited land. So, their land cannot be permanently separated from a family, because of unaffordable debt stemming from interest. One family's temporary economic hardship cannot be the main reason for long term enslavement and land dispossession.

Thirdly, the ban on interest can strengthen the care within the extended family. This law can discourage the mobility of community capital. Interest eventually weakens the interdependency of families and gradually increases capital inequality. Thus, God wants to protect the security of a single family, the extended family, community, and the nation as well as their economic freedom, by commanding the Jubilee laws.

Furthermore, four economic principles of the Old Testament are incorporated in these commandments: 1) *God's ultimate ownership of land*, 2) *the strong link between an extended family and the means of production*, 3) *the reinforcement of community and kinship through prohibiting lending at interest*, and 4) *the provision of release and renewal for those who had experienced economic hard times*³³.

The first principle explains the fundamental reason why the Jubilee economy can operate in the nation of Israel. All lands belong to God. Land is the essential

³¹ *Ibid*, p. 117.

³² Guy Brandon, *The Jubilee Roadmap*, Jubilee Centre, Cambridge, 2019, p. 10.

³³ Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 116.

component of production. Profit from land production, including natural resources, is the primary means of wealth generation. This law encompasses creational stewardship as the human role in creation. No single person on the earth can claim the complete ownership of wealth generated from land or natural resources. We are the tenant of God's own world. So, we must be careful to acknowledge God's will in wealth creation and distribution by possession of land. Land cannot be accumulated by a few in the society, because it directly resists God's ultimate ownership of land.



The second basis indicates the righteous relations between family-oriented economic stakeholders and the asset of production. When wealth is appropriately generated and distributed by respecting this law, labour effectiveness and productivity can be maximized in harmony with land and community. The benefits out of this are the vital resources to develop community welfare as well. It can accelerate sustainable economic development by decreasing societal complainants.

The next standard leads to a community-driven and moral economic system. An interest-free system can catalyse investment activities for the community and compassionate use of wealth for the poor at least. It gradually multiplies labour forces by creating jobs and improves work ethics in the community by displaying the positive

side of capital distribution. Also, its cultural byproduct is the future hope, which relates to the following principle.

To provide prompt aid and progressive restoration for those who have experienced economic hardship is a powerful way of embedding generosity in culture and the economy. Even if the degree of indebtedness is impossible to repay, the Jubilee law enforces a release of absolute freedom to the entire nation in the year of Jubilee. Their property ownership is restored together. No descendant of debtors returns to the slavery of debt or the labour force. That is the transparent system that shows where the social and economic capital complies with God's purpose. The result is not only gracious actions of community care, but also positive community development. The projection of future confidence can help players in the economy inaugurate business planning and strategy.

The final assessment of the Jubilee laws is the potential application of the laws in the modern context. As emphasised before, the Kingdom economy is the paradigm to interpret the biblical principles to the present world of economy. Chris Wright proposed that *paradigms provide us with objectives without requiring literal transposition of ancient Israelite practice*³⁴. Our modern system is not good enough to receive the literal application of the Jubilee laws, not primarily because of the different historical background of the laws, but simply because of the partiality of the modern systems. Our vision should be seeing the restoration of the model in reality, so our mission is to exercise the principles with our best efforts. But, we have to acknowledge that God will consummate it perfectly, when the New Jerusalem establishes. Thus, we need to listen carefully to some suggestions from the wise.

One of the recent evaluations, for example, is the Jubilee Centre's research product, *The Jubilee Roadmap*³⁵. It distinguishes eight themes of comprehensive biblical laws impacted on the sections of society: *government, community, family, finance and the economy, property, work and rest, justice and welfare*³⁶. They develop modern applications through the following affirmations, which I offer in a summary form associated with the economic perspective:

³⁴ Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 114. Quoted from Christopher J. H. Wright, *Living as the people of God: The Relevance of Old Testament Ethics*, Inter-Varsity Press, Leicester, 1998, p. 89.

³⁵ Guy Brandon, *The Jubilee Roadmap*, Jubilee Centre, Cambridge, 2019.

³⁶ *Ibid.* p. 6.

- The ideal government role in the Bible is the decentralised government, which intervenes in a limited way in activities that the local level could achieve themselves. The task of government is to facilitate local communities to perform their roles most effectively. Big government is expensive and inefficient.
- Families should be rooted in a particular area to enable families and communities to build long-term relationship and maintain networks of supports. The idea of root affects our view of employment, property, finance, and engagement with the government. A community should not encourage mobility and decrease responsibility.
- The way of viewing family has to be the relational approach to serve and support a family in decision making of employment or investing money. The fragmentation of families are derived from high mobility, divorce and separation, so individuals, organisations, and governments should work together for filling the mutual care and support gap.
- Monetary resources have to be invested in strengthening relationships. The laws should be designed to prevent debts and interest for protecting the poor and prohibiting biased capital accumulation. *Debt was viewed as a last resort - a solution to desperate need*³⁷. Financial investment should be considered in a relational way like strengthening family and community, rather than merely looking for the most favourable interest rate.
- The Jubilee law emphasises the importance of rooting a family in a specific area for providing economic independence. *Property can still be seen as a way of promoting financial self-sufficiency, rootedness and cohesion for families*³⁸. In particular, the government can fix a tax by inheritance and capital gains for the stable stay of family over generations³⁹.
- As the biblical Sabbath stresses rest from work, this way of honouring God has the effects of protecting low-income workers and offering quality family time. It strengthens the relationship with God, family, and community. Also, it can change the individual and social culture of work in pursuit of money through extra hours of

³⁷ *Ibid.* p. 26.

³⁸ *Ibid.* p. 23.

³⁹ *Ibid.* p. 23.

work. The vulnerable in society are in the threat of losing their jobs, if they refuse to work on Sunday.

- Welfare represented in the biblical laws is associated with provision for the poor and the helpless. Poverty has a more relational aspect than the plain view of a lack of financial resources. The poor have a little network of support in society, and are exposed to the danger of high-interest debt. *Relational poverty requires a broader and longer-term approach*⁴⁰.

As this analysis shows, the Jubilee law integrates the divine plan to transform a family, community, and nation for embodying holiness in lifestyle, work, culture, economic and political system. The model of Jubilee provides the Kingdom paradigm of the integrated system for resolving manifold problems of *modern man*.

⁴⁰ *Ibid.* p. 27.



PART 4. CONCLUSION

KINGDOM ECONOMY IS REAL

We live in the battleground of two kingdoms. One is predominated by *the rulers, the authorities, the cosmic powers over this present darkness, the spiritual forces of evil* (Eph. 6:12). In modern cultural terms, these are social structures, government and economic systems, ideologies, the demonic and Satan⁴¹. The other kingdom is ruled by the appointed king Jesus Christ. Since King Jesus already defeated the kingdom of darkness, the domain of Satan in this world is submitted under a limited time to act in history. Also, we are empowered by the Holy Spirit in God's kingdom, combating against the kingdom of the darkness. Until this battle finally ends with the promised and eternal victory, we are called to serve the mission of God with all our hearts, mind, and strength. Thus, we need strategies to participate in this battle like *prayer, suffering powerlessness, transformative participation and replacement*⁴². In fact, we have to tackle the secular present order of the economic system by understanding both phenomena and God's purpose in history. An effective strategy can spring from this strong foundation.

For that reason, the *Kingdom Economy* is the central paradigm of the biblical principles applied to the current economic system. Like a system, it has a structure including the foundation, pillars, and modules on the top. The foundation is the biblical values of works, because works primarily produce economic benefits to the system. Then, the created values must be carried through relationality and regency. It is the process of generating new values of outcomes of good works. At the top of the system, two departments perform vital functions: wealth creation and wealth

⁴¹ Paul Stevens, *Doing God's Business*, Wm. B. Eerdmans, Grand Rapids, 2006, p. 118.

⁴² *Ibid.* p. 119.

distribution. The rules of God's kingdom have to be implemented in each department of the system. As a result, heterogeneous ventures of innovation and sustainability can prosper in the present problematic systems of society and economies. A singular approach to fix a particular phenomenon is not a favourable answer to the interwoven and complicated subject.

Moreover, the *Kingdom Economy* paradigm has provided distinguished courage to the faithful Christians through its demonstrations in history. Since the paradigm embodies the holistic missional characteristic, God calls his people to participate in *His* mission of establishing His Kingdom in the entire territory of humanity. For example, God called the nation of Israel to fulfill the Jubilee laws as the model of the sovereign ruled societal and economic system. Israel is an example through its *communal* and *relational* principles successfully implemented in the land ownership, the ban on interest, and the extended family. Its purpose is to build a distinct, secure, and sustainable community through righteous economic and societal actions. This is the biblical meaning of blessing to humankind. Also, it is the grand purpose of God to bless the whole nations of the earth by Christ's kingdom, which will be eternally accomplished in the *New Heaven and Earth*. Even today, a variety of ventures are enthusiastically undertaking initiatives that demonstrate the *Kingdom Economy*. Therefore, new models of the *Kingdom Economy* system have to be encouraged persistently by universal churches and Christians. With relevance to this wide-ranging yet central topic, further researches are required for initiating and incubating those ventures in different historical, cultural, and economic circumstances. For instance, *Figure 3*. is the recently suggested model in the developing economy context.



Figure 3. Kingdom Economy Model in Modern Context

RESEARCH CONTINUES

This booklet primarily seeks to assist people in understanding the conceptual framework of the *Kingdom Economy*. The research purpose is to search for the biblical concept and its application. This booklet may initiate discussions about the genuine perspective of the *Kingdom Economy* in the modern context. Thus, as previously urged, further researches on the topic are a timely and necessary mission in the present era of uncertainty and difficulty. The advantages of those researches will *strategically* serve Christian leaders and practitioners in modern businesses and industries. In consequence, some groundbreaking and relevant topics are suggested as one outcome of this research:

- Comparative study of Capitalism and Kingdom Economy
- Historical and contemporary models of Kingdom Economy (Case Studies)
- Kingdom Economy: Interpretation of Modern Economic Principles
- Kingdom Business: Meanings and Motivations and Applications
- Kingdom Business: Management Disciplines
- Kingdom Business: Models and Case Studies

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This article by Jun is a refreshing look at a topic which, has for the most part, had more than its fair share of attention. Whereas many commentators seek to impose some Biblical perspectives onto modern financial models for the purpose of personal gain, Jun has ventured into the financial realm and wealth creation from the perspectives of the commands of God. This gives us cause to think, and re-think this important topic. I look forward to the discussion which will flow from his work but also future writings in his desire to see people prosper under God's blessing.

– Rev. James Nightingale

This booklet is the result of a deep seated longing and passion that Jun carry in his heart to create wealth and to distribute it fairly so the poor and the needy will become the beneficiary. Almost every week since Jun returned to Korea, we stay connected and prayed for new expressions and creativity of what the true Kingdom Economy will look like. Every time we come to the end of our sharing, I would say to brother Jun, the ball is on your court, write the vision down. May I encourage you to read this document with your heart for within these pages are God's fresh creative and anointed breath which gives life to the poor and the needy.

– Rev. Roy J. Funu, Convergence House of Prayer (CHOP) - Australia