

Social Sciences Group

Rural Development Sociology

The integration of business and mission

An exploratory study of Protestant - Evangelical thoughts and initiatives in a Bosnian context

June 2005

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MAKS 18

Supervisor: Dr. Ir. Monique Nuijten



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It is my wish that the results of this thesis will contribute to a mutual understanding of similarities and differences in thoughts and practices of Protestant - Evangelical missionaries, entrepreneurs and development workers.

Ede, 27 May 2005

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A Balkan parable¹ ...

*Long ago, when God was still living on earth
together with the people,
he was wandering in winter through the mountains
of the country he had created.
At nightfall it started snowing heavily and a storm was about to develop.
God became cold and he knocked at the door of a small farm in the valley. A
man opened and gave God food and drink,
he poked up the fire to make his guest more comfortable.
God was thankful for the kind reception
and He wanted to show this to the man by allowing him to do a wish.
'But think about it', said God,
'whatever you wish, your neighbour will receive twice.
If you wish a bar of gold, your neighbour will receive two,
if you wish three cows, your neighbour will receive six.
If you wish for four sons, your neighbour will receive eight.
The farmer thought long and deep.
He couldn't come up easily with a wish because he didn't want his neighbour to
have more benefit than him.
So he proposed to go to sleep first.
In the morning he would tell God of his wish.
The following morning God asked the farmer his wish.
'Yes', the farmer said, 'I want you to take one of my eyes'.
God was so incensed, so the story goes,
he decided that he no longer wanted to live among the people.
So He left the earth.'²*

To be continued (see epilogue) ...

¹ Different versions of this parable seem to exist among the South Slav people. This version comes from the Archbishop of the Orthodox Church of Macedonia, Mihal Gogov Metodija, in order to shed some light on the behaviour of his fellow Balkan inhabitants. According to him the people of the Balkan all have suffered much: 'Revenge is like an anathema (an everlasting curse)'.

² In: 'Balkan: Wij noemen het rozen' by Serge van Duijnhoven, 1999: uitgeverij Podium, page 9 (my translation, BM)

1. Introduction

In this chapter I will introduce the research theme and describe the way I conducted the research in order to answer the research questions. Furthermore I will sketch Protestant - Evangelical thinking concerning the integration of business and mission. In the last part of this chapter I will reveal the relevance of this research for present scientific debates and those involved in the practice of integrating business and mission.

1.1. research theme

Integrating business and mission practices seems to be a 'trend' these days. More and more Protestant-Evangelical mission organisations are involved in business initiatives. At the same time Protestant-Evangelical businessmen are putting their own views on missionary activities into practice by using their enterprises and entrepreneurial skills. No longer, business and mission are perceived as opposites only, but linkages are actively sought and put into practice. It seems as if there is a process of integration going on. At least, this is the impression I get from the advocates of the integration of business and mission who present it as new ideology. Their thinking, which is expressed in some recently published books, has caught my attention and I wanted to develop my own understanding of this topic (Rundle *et al.*, 2004; Yamamori *et al.*, 2003). My interest in this research topic comes from my desire to initiate my own project in this business-mission field in Bosnia¹. This I will do for the start-up company BRON Services in which I and my husband are the main participants. This thesis is part of a larger feasibility study of BRON to explore possibilities for living and working in Bosnia. The Bosnian context is interesting for this research theme because of the diversity of religions which are present in this country: the three major religions are Roman Catholic, Eastern (Serbian) Orthodox and Islam. The Protestant - Evangelical movement is small (0,4 % of total population). In the classical sense of mission, for Protestant-Evangelicals it is truly a 'mission field'. Because of the civil war and the communist past, numerous mission and development organisations are present in Bosnia. The country faces economic hardship so there are a lot of business challenges. In addition, I am familiar with some Christian entrepreneurs and Christian NGO's who are involved in development activities in this country.

The **aim of this thesis** is to give insight in the complexity and dynamics of the integration of business and mission by analysing the experiences of those involved in the topic. I noticed the topic of integration evokes strong emotions among Protestant-Evangelical entrepreneurs and non-profit Protestant-Evangelical relief- and development NGO's who get into contact with the ideas. This implies a field of tension in integrating business and mission. This tension field can involve different moralities, beliefs and ideologies between organisations active in the field, or between the members of one organisation. Actors make their own choices in dealing with business and mission and they give their own meaning to their activities. I am interested in this process of sense making. They choose different perspectives and come to different conclusions.

1.2. Protestant-Evangelical thinking concerning the research theme

In this thesis I focus on Protestant-Evangelical thinking. My research population consists of people adhering to this kind of thinking and most of the time they are member of a church with a Protestant-Evangelical character or they are part of what can be considered the Protestant-Evangelical movement. In this movement many denominations (types of churches) exist next to each other. One of the explaining factors is that there is no central authority on world scale like the Roman Catholic Church and the Orthodox Church have. The Protestant - Evangelical movement is less institutionalised and hierarchical organised than these churches. It seems to be

¹ The official name for the country is Bosnia and Herzegovina. To make the reading easy I will use the abbreviation 'Bosnia'.

more organised following the principles of a network. As a result there is more freedom to individually shape Christian living and it is encouraged to reflect about personal experiences and practices. Therefore **diversity** can be seen as a main characteristic of the Protestant - Evangelical movement. The different denominations seem to focus on different aspects of the Christian faith and in general they can exist next to each other, though sometimes they are formed out of an existing church because of differences of opinion. It makes me a bit uncomfortable to write about 'Protestant - Evangelical' thinking in such rough generalities, because as an insider I am familiar with the details and nuances in which churches and even people within churches differ from each other. There is no such thing as a homogenous group of people who all think the same. I have asked myself what Protestant-Evangelicals -in general- do have in common and in what way they operate differently from other Christian and non-Christian 'beliefs'.

Protestant - Evangelicals are trying to make sense of what they think, do or want to do. The bible is one of the tools they use for this. Since also personal background and character of individuals are involved, different Protestant - Evangelicals focus on different important issues raised in this book and come to different conclusions concerning priorities for their practices. They read the bible by themselves and have the freedom to draw their own conclusions. In my fieldwork there were numerous references to biblical stories or certain statements of writers of specific books of the bible. Some of them I use in this thesis to illustrate that they are important ingredients of the sense making process. In addition prayer is used as a tool in the process of sense making. Prayer is perceived as a means to develop and maintain a relationship with God and reflect - in this contact - about circumstances, decisions and action.

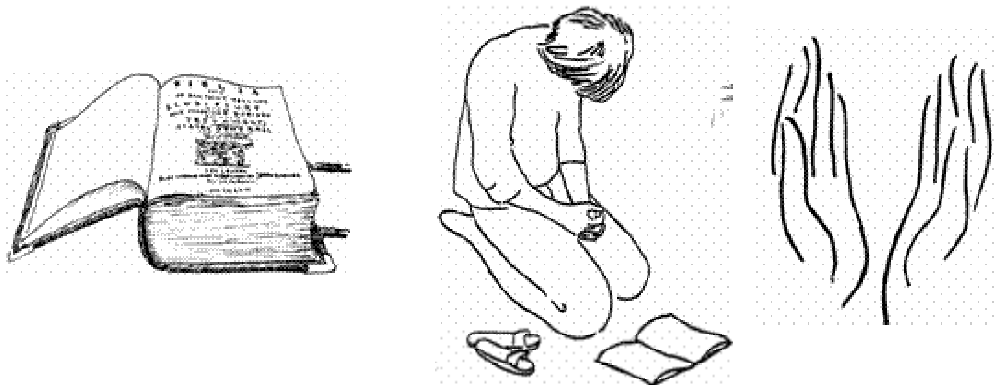


Figure 1.1. *Reading the bible and prayer as tools for the Protestant- Evangelicals*

God is not perceived as an abstract concept but as 'personal being'. Protestant - Evangelicals differ in the way they give prayer concrete form in their lives. For some it is more a separate activity for which they set apart specific time, others perceive contact with God as an ongoing consultation in between and during activities.

This brings me to another common characteristic of Protestant- Evangelicals. They emphasise a **personal relationship** with Jesus Christ, the central person in the Christian faith. They perceive that the central theme of the bible is God's love and mercy for all people. Jesus has been a human being and in his life he showed by his words and his deeds who God is and what he wants. In their opinion, God wants to establish and restore personal relationships with people and this is only possible through Jesus Christ. The biblical history of the death of Jesus (the son) on the cross is seen as a deed of salvation in order to create the possibility for all people to be restored into a right relationship with God (the father). This offer from God can either be accepted or rejected by people and it asks for an individual and voluntary choice. As a consequence, for Protestant - Evangelicals the focus is more on this relationship, than on certain biblical principles or moral guidelines to follow. These are considered as important too, but it starts with the relationship.

There is a linkage between moral principles and the relationship with God in Protestant-Evangelical thinking. God is seen as the one who 'knows' what is good and wrong: the moral absolute. If a person is in relationship with God through contact with God in prayer and the use of the bible, he can develop his own sense of what is right and wrong and implement this in his relationship with other people.

Some of the Protestant-Evangelicals seize opportunities to attract people's attention towards becoming involved in a relationship with Jesus, since they perceive this relationship as most important in their own lives. Here I come to another characteristic of the Protestant - Evangelicals I have met in my fieldwork: **the drive to involve others**.

A specific concept in Protestant - Evangelical which needs to be explained here is the term 'testimony'. It has a juridical connotation and it means 'to testify of what somebody has heard, seen or experienced'. Sometimes it is referred to as being a witness. The first followers of Jesus were witness to his life, death and resurrection from death and shared what they experienced with others. The Christian faith is not shared as a theory or a set of biblical principles, but as a testimony by the ones who have experienced what it is to have a personal relationship with God. What this relationship works out in the lives of people becomes visible and can be actively shown. It can strengthen the testimony or weaken it. The idea is to live one's life in order to attract other people to develop or restore their relationship with God. Protestant - Evangelicals put different accents in the way they want to show the love of God for all people. According to one of the advocates of the integration of business and mission these differences come down to a more or less dual focus on two central parts in the New Testament, which are both sayings of Jesus (Rundle *et al.*, 2003:34-35).

1. The Great Commandment (as formulated in Matthew chapter 22 verse 36-39.)

"Teacher, which is the greatest commandment in the law?" Jesus said to him, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the first and great commandment. A second likewise is this, You shall love your neighbor as yourself." (World English Bible, 2002)

2. The Great Commission (as formulated in Matthew chapter 28 verses 18-20.)

Jesus came to them and spoke to them, saying, "All authority has been given to me in heaven and on earth. Therefore go, and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I commanded you. Behold, I am with you always, even to the end of the age." (World English Bible, 2002)

These verses can be understood as closely related and complementing each other. In practice there seems to be a tendency to prioritize the one saying above the other and to distinguish between a testimony by good deeds (to love God, yourself and your neighbour) or by words (make disciples and teaching them). In this thesis I describe according to what logic Protestant - Evangelicals develop their ideas regarding this issue.

missionaries

Some of the Protestant - Evangelicals believe they should 'testify' cross-culturally and they become missionaries in, for instance, Bosnia. Missionaries are usually perceived as 'church planters' in Christian Evangelical 'language'. This means they are members of a certain denomination in their country of origin and they try to set up a church in another country where this church does not exist yet. The essence of this church is not a building, but a group of people who all live in a personal and restored relationship with God and who share their lives together in order to develop this relationship and to encourage others - outside the church - to develop such a relationship too. More priority is given to relationships, than to buildings. This can be seen as another distinguishing characteristic compared to the Roman Catholic and Orthodox churches, though I am very much aware I am talking in rough generalities here. Some of these missionaries

specifically go to countries where there are no or little Protestant-Evangelical churches. They call this the 'mission field'.

Usually missionaries work for missionary organisations. There are many types of organisations worldwide which all have their own specific criteria to fulfil for someone who wants to become a missionary. Some ask a specific theological education, others offer courses and training to prepare people to go to the 'mission' field. Missionaries can go as volunteers or they can be supported by friends and family or their church in the country of origin. 'Church planting' can be combined with relief- and development work. This is what I saw most of the times in Bosnia. The development of a personal relationship with God, or in other words spiritual development, remains the central issue though.

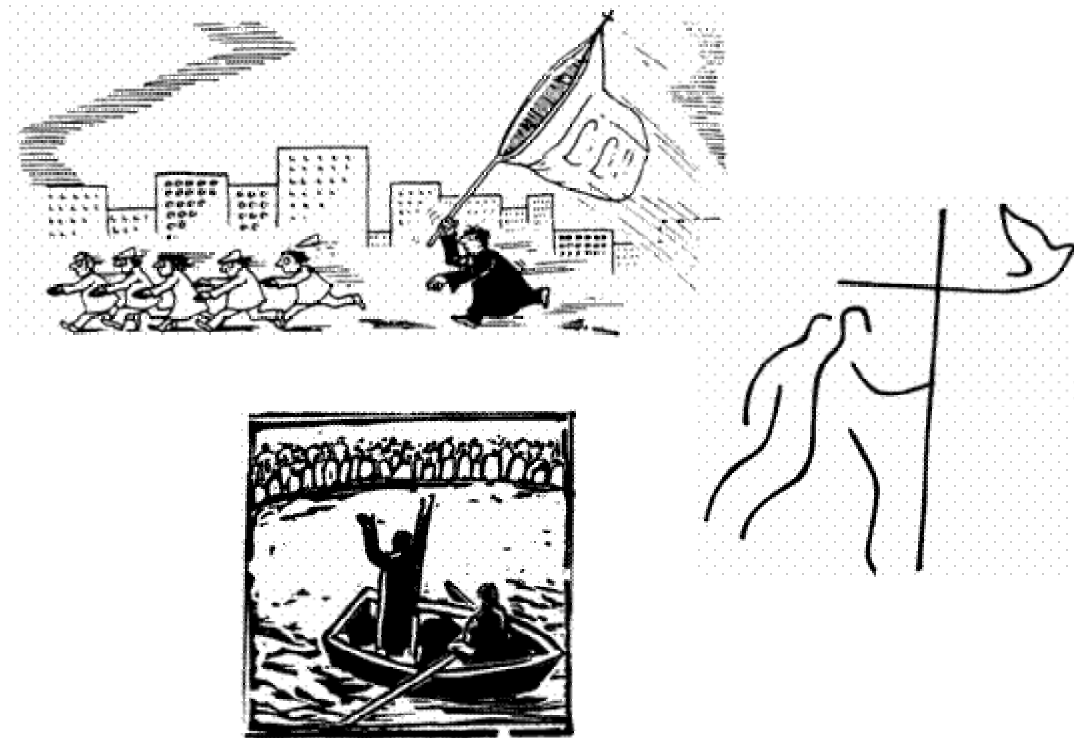


Figure 1.2. Three different illustrations of the many perceptions about mission

mission as a developing concept

The description of missionaries above has similarities with the classic picture of mission, or the missionary. It is the image of a dark dressed Roman Catholic Priest who leaves for a far away country, with a bible under the arm to convert the savages and to found a church. For the record, we in the West, once belonged to those savages as well. Much has changed since. Today, from what I see, mission is a dynamic and broadening concept. That is what fascinates me.

Missionaries do not specifically come from the West anymore, since today there exist more non-Western Christians than Western ones. Nowadays Europe is viewed as 'mission field' by Christians from other continents. There are global Evangelical organisations who define their task as 'to establish an indigenous church planting movement within the language and social structure of every people on earth' (United States Centre for World Mission, 2005). This is still closely linked to the classical mission picture, where missionaries as evangelists go out into the world. *This type of full-time, donor-sponsored missionary - still the central figure in the modern missions enterprise- was in many respects an entirely rational response to the combination of colonialism (it provided the infrastructure) and the Industrial Revolution (increase in disposable income)* (Rundle et al., 2003:32). This phrase positions mission as a concept that takes form and adapts as a response to global developments.

Nowadays mission is also expressed in other forms like development aid. Worldwide Christian development organisations are commonplace these days. In Bosnia for instance, a number of them are present like the worldwide operating Lutheran World Federation and smaller organisations like Agrinas (described in chapter 6). All kinds of development professionals are working for these organisations, whose first task is not the classical evangelistic one, but by their deeds they try to show what they perceive as 'the love of God' to people who lack the means of taking care of themselves. Some of these organisations like World Vision try to integrate spiritual development in their activities. Most of these organisations are non-profit organisations. These Protestant - Evangelical development organisations are turning more and more towards practices of economic development, most of the time in the form of micro-crediting.

In recent years a 'new' group of professionals seems to become embraced into the mission field: the business professionals or entrepreneurs. The idea of the advocates of the integration of business and mission is that enterprises are established as a form of mission. They challenge the classic image of mission as being primarily a task for missionaries. At the same time they introduce a new phenomenon in mission: for-profit activity. This seems in sharp contrast with the 'charity' ideology of the non-profit development workers and missionaries.

Under the present 'spirit of the age', mission seems to be a concept that is widening and broadening, or, some say, becoming more *'holistic'* as a result of post-modern thinking. (Rundle et al., 2003: 32)

Different forms of mission are allowed and developed, though the overall picture remains the one of a donor-financed professional working for a non-profit mission or development organisation.

In this research I interpret the concept of mission in the broad sense. I use it as the 'testimony through words and/or deeds'. I see it as the wish of Protestant - Evangelicals to change their own situation and that of others through what they see as spiritual and material development. They perceive they 'are called' by God through a process of interpreting central texts in the bible and developing a relationship with God.

The concept of business in this research

I will now introduce the concept of business in connection with mission. Within the Christian business world, the integration of biblical values into the workplace is not new. Long existing Christian business organisations like CBMC (Christian Business & Management Committees) and Europartners are advocating these practices. Their ambitions can have similarities with mission, like the following quote from Europartners shows: *Nowhere is the presence of Jesus of Nazareth more needed than in today's marketplace. This greatly impacts every foundation of society – the family, the local church, the community and the government. Change the marketplace and you change the world.* The major priority of these organisations is the strengthening of their own members: *Europartners training strategy is to develop, to integrate and to extend our faith in God in our unique sphere of influence* (Europartners, n.d.). Biblical values are implemented as important principles into the marketplace. Principles for the 'spiritual world' are put into practice in the world of trade or economic activity.

What is new today is the 'discovery' that business in itself can be a mission activity. The idea is that enterprises are established as a specific form of mission. This means that the mission is no longer seen as a special task for missionaries only, entrepreneurs as well can through their business give testimony by words and deeds. This is referred to in different terms like 'kingdom business', 'business as mission' and 'great commission companies'. They all point to: *doing ministry through business ownership and job making. Such a business ministry can be carried out in a monocultural setting as well as cross-cultural one* (Yamamori, 2003:8). Ministry in this quote, can be explained as 'be involved in mission'. Recently more books and articles have been published which explain and promote the specific 'calling' of Christian businessmen for mission in the market place (Cope, 1998, McFarlane, 2004, Tunehag, 2000, Rundle et al., 2003; Yamamori et al., 2003). Mats Tunehag states, on behalf of the International Christian Chamber of

Commerce: *When we look at the reality of mission outreach throughout the world, the more 'spiritual' ministries and organisations are often already in place: Bible translators, literature, radio ministries, church planters, etc. Furthermore there are often humanitarian aid workers involved in various development projects. This is good, but one important component is often missing: the businessman, the entrepreneur. Most churches and Christian organizations are used to doing relief and/or development work. But very, very few have seriously considered business development as part of their mission strategy or its implications. It is highly strategic and creates long-term benefits.*

These books and articles embrace certain aspects of globalisation as giving new opportunities to enter into the worldwide marketplace. It does not mean the businessman is becoming a missionary in the classic sense. The Christian business world is discovering and developing its own mission ideas and practices. Profit and money are attributed a neutral to positive role and interpreted as providing opportunities for an attractive testimony. This is opposed to the non-profit work of missionaries and development workers. They perceive the non-profit character of their work as a crucial part of their testimony. Apparently Protestant - Evangelicals come to different conclusions regarding the role of money. I am interested in the logic according to which they come to certain conclusions.

In this research I use the term 'business' as the idea to set up cross-cultural for-profit enterprises according to biblical business principles which have as a goal to give 'testimony through words and/or deeds'.

the integration of mission and business: how new is it?

The integration of business and mission might seem something new today, compared to the last 50 years, but looking back further, this integration is not such a new phenomenon. I would like to mention here some examples of earlier practices of integrating business and mission. About 2000 years ago, one of the early followers of Jesus, Paul, was a full-time leather worker during much of his missionary career. From his letters, which are presented in the bible, can be derived that it was a purposeful combination. (English, 2001) *In the Middle Ages, Christian monks integrated work and ministry by tilling fields, clearing forests and building roads, while also tending to the sick, the orphaned and the imprisoned, protecting the poor and teaching the children.* (Oliver, 1930)

Even as recently as in the nineteenth century, many early protestants such as the Moravians, the Basel Mission Society and William Carey integrated business and other secular occupations into their mission strategies (Rundle et al., 2003:18). For instance, in 1844 the Missionaries of Basel Mission Society started a weaving industry to create employment. The aim of the commercial enterprise of the Mission was not to make profit, but to teaching how to conduct business on Christian principles (Basel, n.d.). Maybe as a result of the modern worldview business and mission have temporarily drifted apart, because of the perception of a clear distinction between the so-called physical and spiritual world. Under a post-modern current these worlds are approaching each other again, since there is a renewed openness to a connection between 'the spiritual' and 'the material' (Myers, 1999:7). I will come back to this in paragraph 1.4 about the relevance of this research theme.

1.3. theoretical framework, methodology and research questions

In the introduction of protestant- Evangelical thinking I have already used a theoretical analysis in the way I explain concepts like business, mission and development. I already mentioned that different Protestant-Evangelicals have different ideas about these concepts. Here, I want to explain my theoretical position in this thesis. In this thesis I take an interpretive stance. Actors make their own choices in dealing with business and mission and they give their own meaning to their activities. I am interested in these **processes of sense making**. I concentrate on how people themselves order their experiences, which explanations they give for things happening around them. I do not only look at what people say, but also at how they say it and which emotions are connected to certain topics. Which images do different actors have of the

integration of business and mission, what are their feelings regarding the topic and are they involved in practices of integrating business and mission? I am specifically looking for differences of opinion. Controversies and dilemmas are of value. They enrich the overall picture because they usually refer to essential parts of a discourse. They help to unravel the process of the integration of business and mission.

It is logical to me that actors choose different perspectives and come to different conclusions. In order to organise this variety of perspectives and to work towards the enclosure of essential parts of the overall sense making process I make use of the term '**rationales**'. I see rationales in this thesis as a set of principles and ideas which show a certain viewpoint and -as a consequence- certain practices regarding the integration of business and mission. **Different Protestant - Evangelicals take different routes in their sense making processes and I use 'rationales' as an analytical tool to distinguish between these different routes.**

At the beginning of this research I expected there would be two opposing poles in this research, mission and business, which I could describe as the rationale of the missionaries and the rationale of the entrepreneurs. Missionaries focus on spiritual matters and entrepreneurs on material matters. I still consider these poles as good entry points for unravelling the process of the integration of business and mission, yet reality is more complex than this straight dichotomy. I soon discovered that there was another thinking that influenced actors' attitudes and practices of integrating business and mission. I already introduced this thinking in the above paragraph where I mentioned mission in the form of development aid. I describe this as a separate rationale in which 'help' is the entry point to be involved in the integration of business and mission. Furthermore I discovered that the advocates of the integration of business and mission take their own route by developing a quite specific strategy to integrate business and mission. I describe their thoughts as a separate rationale. The third rationale I describe is the entrepreneurial rationale. It shows that some entrepreneurs have an ideology which is partly similar to the ideology of the advocates of the integration of business and mission while others think and work more according to the development rationale. Yet overall, through their specific entrepreneurial background as a particular starting point for their thinking I distinguish the entrepreneurial rationale as a separate one. The fourth rationale, the missionary one, represents missionaries or 'church planters' (see 1.2.) and their processes of sense making of the integration of business and mission. They work sometimes as development workers, so in this sense there is an overlap with the development rationale. I would like to point out that the rationales are not strictly separate ideologies, but there are enough differences between the different rationales to make a distinction. I will elaborate on these differences between the rationales in the concluding chapter 7. In fact I see the formulation of different rationales as an ongoing analytical process. In this thesis I do not go as far as to find the 'ultimate' rationales, but I have used the term 'rationale' as an instrument to search for essential parts of the overall sense making process regarding this research topic.

Concluding, I distinguish four different rationales in 'order of appearance' in my thesis: the rationale of the advocates of the integration of business and mission (chapter 2), the missionary rationale (chapter 4), the entrepreneurial rationale (chapter 5) and the developmental rationale (chapter 6).

In this thesis I focus on motivations and beliefs of actors concerning the topic. I specifically want to see if and how they, as Protestant-Evangelicals relate these choices to an experienced relationship with God /Jesus. In my view, **spirituality** is one of the driving forces that shape human action, as much as gender, class and ethnicity. I see spirituality as the relational side of religion. I interpret this as *"a relationship with the supernatural or spiritual realm that provides meaning and a basis for personal and communal reflection, decisions and action"* (Ver Beek, 2000) So, I will look for signs of this relationship, because it will enhance my understanding of the processes of sense making in which I am interested.

I use the concept of **discourse analysis** because *it seeks to unravel the juxtaposition between reality and conceptions of reality: it refers both to meaning systems and to practices. The identification of such discourses makes the phenomena understandable and in that sense explains*

them. It is about how actors themselves make sense of what they are doing in the Bosnian situation. *The empirical focus is on the 'content of talk, its subject matter and with its social organization'* (Flick, 2002:200).

I make use of a social constructionist view of qualitative research. *The social constructionist view has as a common feature the idea that cultural systems of meaning are assumed to somehow frame the perception and making of subjective and social reality* (Flick, 2002). This is called cultural framing. *Qualitative analysis always deals with the concept of culture and with explaining meaningful action. It takes culture seriously.* (Alasuutari, 1995:2). The context is of interest since it can explain certain attitudes or emotions of actors.

The different perspectives of discourse analysis and cultural framing can be understood as different ways of accessing the phenomenon under study. *Any perspective may be examined as to which part of the phenomenon it discloses and which part it remains excluded. Starting from this understanding, different research perspectives may be combined and supplemented. Such a triangulation of perspectives enlarges the focus on the phenomenon under study* (Flick, 2002:24). *The objective is to make use of all useful theories and methods in order to gain insights about the phenomena one studies: one is pragmatic and strategic in choosing and applying different methods and practices. The real objective of research is to find out about new points that contribute to the scientific and public discourse on social phenomena* (Alasuutari, 1995:2). This is what I want to do in this thesis and it is the basis for my methodology.

methodology

The qualitative perspective of this research allows me to gain insight into the different discourses regarding the topic. I am therefore interested in the richness of material. I opt for a diversity of Christian organisations and entrepreneurs. Life stories of people or organisations, mission statements on their websites, data from in depth interviews, established projects which have tried to combine business and mission, they can all provide pieces of the puzzle in order to unravel the integration process of business and mission. In total I travelled four times to Bosnia for a period of a week or two weeks.



Figure 1.2. *visit to Bosnia in March 2005 became a snow survival. Winters in Bosnia can be cold.*

Two visits took place before I started to work on this thesis. In between these visits I have spoken in The Netherlands to Protestant - Evangelical entrepreneurs and visited seminars and conferences. Furthermore I have attended a one week course 'introduction to mission' of a mission organisation. The research process itself is a 'messy business' in the sense that it develops by (unpredictable) experiences in the field and in the analysing stage. The research process itself is definitively non-linear. Yet for this report, I put the relevant information in a linear order.

research questions

The research question means certain aspects are put to the fore, others are regarded as less important and are left (for the time being) in the background or are excluded (Flick, 2002).

Throughout the fieldwork and the thesis writing process I have been rearranging the central research questions or issues. One question remained the central focus of this thesis:

What are the sense making processes of Protestant - Evangelicals and Protestant - Evangelical organisations regarding the topic of the integration of business and mission, specifically in the Bosnian context?

This question acted for me as a framework which helped me to focus in this exploratory thesis, since so many issues are related to the topic of the integration of mission and business. I already mentioned that I have described the sense making process in this thesis in the form of different rationales. This analytical tool helped me to discover essential parts of the discourse on the integration of business and mission because it allows me to focus on differences of opinion.

Throughout the fieldwork and in the analysis four principal issues came to the forefront which are debated and contested by the ones involved in the integration of business and mission. They are sometimes intertwined and linked to each other. I pose them here as questions and I will shortly explain the different ways in which Protestant - Evangelicals deal with these questions.

- *What is the role of spirituality in the sense making processes of Protestant - Evangelicals?*

Spirituality as the experience of a personal relationship with God is given a prominent or less obvious role by different actors. There are different strategies in 'promoting' this relationship, or in Protestant-Evangelical 'language' to testify of it. It can be silently through good deeds which are meant to show the love of God, or it can be done through words: explaining the love of God and the possibility to live in a 'restored' relationship with God. Words and deeds seem to be two opposing strategies and they are debated as what is the best. Actors have their reasons for different ideologies and practices.

- *How do Protestant – Evangelicals perceive themselves in relation to others?*

I mentioned that one of the drives of Protestant - Evangelicals is to involve 'others'. In the different rationales, somewhat hidden sometimes, the Bosnian and non-Bosnian Protestant-Evangelicals have a variety of notions about the Bosnians they meet and what they expect from them. In the missionary rationale I sense the notion of a more or less teacher - pupil relation, where the teacher knows more about what is best for the pupil. In the development rationale I sense the notion of the helper and the needy, where the helper is the one who can take care of the needs of the other. Both notions have a slight tendency to see a difference between 'us' and 'them' (the other). They tend to perceive the relationship with the other as uneven. I sense a different attitude in the chapter about the entrepreneurial rationale where 'own responsibility' is presented as an important and self evident human value. There is more a tendency of mutual responsibility and a relationship of equivalence. I do not consider one notion better than the other, I just want to explain the differences.

- *What meaning is attributed to (the role of) money in the sense making processes of Protestant - Evangelicals?*

In their differing sense making processes, missionaries tend to give money an extra spiritual meaning, whereas entrepreneurs use it as a more 'neutral' means. In addition profit, perceived as a form of personal gain by both missionaries, development workers and some entrepreneurs, is opposed to charity which is perceived as an activity which is without motives of personal gain.

- *How do protestant - Evangelicals deal with morality which is perceived by them as a central issue in Bosnia?*

Another central issue in this research is morality. Protestant -- Evangelicals differ in the implementation of moral biblical principles like righteousness and honesty. This issue is not mentioned by the advocates of the integration of business and mission, but it is a central issue to the ones involved in business and mission activities in Bosnia which they usually express in terms of 'Bosnian mentality' or 'lack of trust'. Behind it is the notion of what is right to do and what is wrong. Missionaries and entrepreneurs give different meaning to this issue which has to do with their focus and their background. I experienced that the focus can be more on personal change of the people they work with in the business or they focus more on the success of the business itself. In practice it means a more moralistic or a more pragmatic stance which can be explained by entrepreneurs being do-ers who classify themselves as pragmatic.

1.4. relevance of the research theme

In present day sociological research more and more attention is being paid to matters of morality and (personal) beliefs in relation to (economic) development. The book 'the development of religion, the religion of development' deals specifically with this connection (Giri et al, 2004). In my opinion, the issue of spirituality (the way people make choices on the basis of their perceived relationship with the supernatural realm) should be included in the study of human behaviour, because it is a strong motivating factor (Buijs, 2004; Ver Beek, 2000). For me it is important to try to understand human beings in all their aspects, including the spiritual.

Kurt Allan Ver Beek takes a firm stance in his article 'Spirituality: a development taboo'. In his viewpoint *the failure to reflect with people on the role of spirituality in their lives robs them of the opportunity to determine their own values and priorities, and is therefore anti-developmental.*

Wendy Tyndale, in her article 'Faith and economics in 'development: a bridge across the chasm?', explains that *for the large majority of the world's people, a bedrock of strong ethical principles, based on their religious faith, is an essential prerequisite for long-term economic progress.* (2000).

The leading article in the April issue of 'Internationale Samenwerking' is dedicated to religion being back on the development agenda: *The times of 'hunting for souls' have long passed. In the mean time relief organisations do recognize the positive role religion can play in development* (Ars, 2005). In this Dutch article events like the terrorist attacks on September 11th 2001 and the recent murder of Theo van Gogh in Holland are mentioned as catalysers for a renewed attention to the role of religion.

This thesis wants to contribute to these present debates on the role of religion in (economic) development as a middle ground research. I study what actors themselves perceive as driving forces for opinions and activities regarding the integration of business and mission.

The structured data of this thesis can also provide Christian mission and development organisations and Christian entrepreneurs with an overview of different viewpoints and possibilities for the integration of business and mission. Actors give different names and meanings to the theme and this thesis defines common characteristics and differences. This thesis can be seen as a contribution to the ongoing dialogue or debate on this topic, it can help to clarify tension fields and the thesis raises critical questions.

my own position in this research

The thesis is one of the central parts of a larger feasibility study, conducted by BRON, to work and live in Bosnia for a longer period. Since the thesis is part of a larger context, it provided opportunities for making contact with relevant potential partners of differing nationalities and to explore the different ways that different organisations and their workers make sense of combining business and mission. The interviews and meetings got an extra dimension, since we did not only come to extract information, but we might be future partners too.

This combination of the feasibility study of BRON and the fieldwork of this thesis has positively influenced each other. The research has improved the depth of the feasibility study and it made sense to people why I asked questions. At the same time the fieldwork could take place in a natural setting. Most of my interviews were semi-structured and informal. At the same time there is a discrepancy that took form in some of the interviews as an internal dualism to choose which direction to go in the interview, since this research is more about reflecting on information of informants and our own search is more directed towards making concrete plans for the future.

The results of the research act as input to form our own opinion on the topic and will result in developing our own mission statement in how we would like to work and how we would not like to work. What suits best to our personalities, ideologies, (work) experience and the Bosnian context? I will present this in the concluding chapter. Most conversations with people have taken the form of mutual introducing and discussing of plans and seeking for linkages like mutual vision or mutual plans. The research allowed me and helped me to go in these conversations deeper into the motivational level, what motivates people in their job, what is their driving force and what are their hopes.

With this description of my own position in this research, I want to end this introductory chapter. In the following chapters I will share the results of my research. I start in the next chapter with the analysis of the ideology of the advocates of the integration of business and mission. In chapter 3 I describe the Bosnian context. This chapter serves as a background for the chapters 4 to 6. In these chapters I describe different case studies. They show different ideologies and practices of the integration of business and mission. In chapter 7 I will reflect on the different ideologies and practices of the previous chapters by relating them to the research questions which I have formulated in this introductory chapter.

2. The forerunner's rationale

*'The world has changed rapidly,
but often our missionary methods have not kept pace.'*
(Sudyk, 2003:158)

*Integrating cross-cultural missions into a business career
is still a relatively new concept, however.*
(Rundle et al., 2003:8)

The integration of business and mission seems to be quite popular these days. In this chapter I want to describe the logic of the ones who might be called 'forerunners' in the 'new' trend. I will analyse their processes of sense making: their background, their motivation, the problems they find important and the context in which they position these problems. The answering of these questions helps to better grasp their ideas of the integration of business and mission. I mostly use articles, books and extracts from conferences to answer the questions. Their attempts to broaden the classical concept of mission also meet with criticism and are easily misunderstood. I will describe some of this criticism which shows this friction. My conclusion of this chapter is that the advocates of the integration of business and mission have an entrepreneurial spirit and are experienced in the business world: they think in chances and less in problems. They interpret present day processes like globalisation as offering chances for mission, though they see its negative sides too. They see business as a strong form of contemporary mission. They try to open up long standing 'truths' like the primary focus on spiritual well being, the primary focus on a testimony by words only and the idea that donor-financing is the best way to work. In chapter 7 the other rationales, which will be described in chapters 4 to 6, will be compared to this 'forerunners' rationale.

2.1. restoring the spiritual and the material 'world'

Almost all advocates of integrating business and mission somehow refer in a critical way to 'modernity'. They see modernity as 'responsible' for the separation of the spiritual and the material aspects of life. In their eyes the specialist' job of a missionary, is a result of this separation. Their picture of a missionary is some one who is busy mostly or only with the spiritual dimension of life. The integration of business and mission should undo this modern paradigm. Here are some quotes to support this reflection:

Today's Western view of business and mission is that either you are a businessperson, or you are a missionary. Or if you are a Christian on business in a country, people assume that your job duties will not allow you to be a 'real' missionary; you are just a part-timer. (Yamamori, 2003:160).

According to the forerunners one of the bad results of the spiritual-material dichotomy is a wrong view on money among Christians: *"Money is the root of all evil!" "Filthy lucre!" These are common enough ideas in the mind of many Christians today. "If you love God you will despise material gain" is a prevalent undercurrent in Christianity. "If I truly love God, I will probably be poor" is, perhaps, not taught but it is surely thought. The split thinking that creates a false divide between the spiritual and material is perhaps as glaringly obvious in this domain as any other (Cope, 1999-2000).* Money seems to be presented as the symbol of materialism. That way it is 'the enemy' of spiritual dimension of life.

Modernity (or is it Satan?) is 'blamed' for the so-called lie that business and mission are separate spheres, as can be seen in the following, rather outspoken quote of Buck Jacobs, an American senior entrepreneur who shares his experience in an article in the Regent Business Review:

Many of our contemporaries wonder: "What has Christianity to do with business?" They think there has to be a definite separation between their business and personal lives. This separation is a symptom of just how schizophrenic our society has become; a society which still likes to call itself Christian. It seems that one pernicious lie has hamstrung Christians' ability to advance the Kingdom through business. Satan has planted in our minds and in the culture that you can't mix religion and business. Have you ever heard that? Of course you have – not only directly, but in innumerable, more subtle forms. It is devastating! The truth, of course, is just the opposite: we cannot separate these dimensions of our lives without being a "hypocrite." When we as Christians use a different set of values in our work from those values we promote in our church, we deserve the ugly label. Bottom line: God has only one set of criteria that apply everywhere. He doesn't alter His standards in the name of profit (Jacobs, 2003).

The common idea, presented here, is that 'we, as Westerners' are the ones with the 'wrong' ideas. We are deluded by a non-existing dichotomy between the spiritual and the material world. Continuing in this line of thinking, even a question like can business and mission be combined?', which was the question I started my research with, 'proves' I am a Westerner. During my fieldwork a Dutch missionary in Bosnia remarked on my research topic that an African had told him on a similar topic 'How can you separate it?' suggesting it is impossible to do so.

A Christian researcher compared the dichotomy to Hebrew thinking:
As Christians we are often nervous about business - even when we are successful at it - because of the way we associate our faith with the personal and 'spiritual' rather than something that touches every area of life. "The Hebrew mind could not grasp a concept of blessing without it being manifest in tangible as well as intangible ways. The goodness of God was tied in part to having enough to eat, clothing and shelter. The word "shalom" itself contained the concept of material blessing (Landa Cope: 1999-2000).

I could come up with many more quotes to show the many attempts to undo the perceived dichotomy (English, 2001; McFarlane 2004). For now, it is enough to point out that the forerunners are taking position against the dichotomy which they perceive as a result of modern thinking.

globalisation is offering possibilities for mission

The narratives of the advocates of the integration of business and mission must be seen in their contemporary context. Several times this context is referred to by the advocates as globalisation:

Globalization is turning missions on its head. Everything we once thought we knew about missions and missionaries is being challenged- for example the belief that time spent at work leaves less time for ministry. Globalization is forcing us to revisit such issues (Rundle, 2003:225).

Here, globalisation is explained as a force (with an almost personal character) which pushes missionaries to change their views on their way of working. The idea is presented that mission can be done through working in the marketplace. The more common principle of missionary work is that it is donor financed, that means, taking place outside the marketplace.

This idea of working in the marketplace gives opportunities:

Business and trade opens doors to relationships that may be closed to traditional missionaries. Moreover, the authentic witness of lay professionals often has more credibility for host-country contacts in the marketplace than that of traditional missionaries (Cragin, 2004).

Specific aspects of globalisation are viewed upon as giving new chances for mission:

The authors of 'Great Commission Companies' argue persuasively that powerful forces of worldwide material and financial interdependence—commonly called globalization—have created unprecedented opportunities for taking the message of the Cross to all nations, tribes, and tongues (Cragin, 2004).

In addition, this quote shows that business is part of a larger vision, namely mission. Business is not the goal in itself.

2.2. testimony by words and deeds

The advocates mention some advantages of what businesses can bring. In the end they bring moral values like 'self worth' and 'a good work ethic'.

Good business offers a service that efforts in other social domains cannot match—an opportunity to work with dignity. For those who have not experienced unemployment, it's easy to underestimate how debilitating it is. We are created with a fundamental need to work in a productive manner and to thereby gain access to the basic needs to sustain life—food, shelter and clothing (Green, n.d.).

The central non-spiritual need in developing countries is real economic development which increases productivity. Without it, no other development can be sustained whether health care, transportation, communications, or general quality of life. And core to this is developing a genuinely good work ethic—morally good, not American with all our get ahead-better life values. Effective businesses provide jobs, increase productivity, and build people's fruitfulness and self-worth. It also provides work and income for Christians in oppressive nations who are refused or fired from jobs (Global Opportunity, n.d.).

I found that the advocates are searching for ways to restore something which they perceive has become separated: the testimony by words or by deeds. Apparently they perceive a tension between the two.

"What distinguishes the kingdom entrepreneur is that he or she not only models Christian discipleship but goes out of the way to create opportunities to tell others about the motivation behind his or her behaviour" (Rundle, 2003:228).

To Europartners, the responsibilities of Christian businessmen are twofold. He must use his gifts, professional experience and material resources to be used 'in the service of Christ in all aspects of life'. Secondly, he has to be witness 'to the reality of God in man'. This means he 'must not be ashamed to speak about Jesus to his neighbours' (Europartners, n.d.). Testimony by words and by deeds is described as the two responsibilities of Christian businessmen.

This is how Europartners views the results of such a life style by words and deeds:
Only when the testimony of the Christian businessman becomes a reality in his daily life and not just a religious act; only when he lives in and with God will he be able to lead people in his direct surroundings to the Lord Jesus Christ. As businessmen and leaders we all have a mission to our colleagues, suppliers, customers, employees, advisors; to all those with whom we have any influence and who are not directly reached by any church or Christian organization. Our fellow businessmen listen to us, not only because of our trustworthy attitude in our businesses, but also because they notice that somehow we are different, that in some way Jesus shines through us. When that happens, they experience our understanding of their problems, which are often also our problems (Europartners, n.d.).

The mission of the businessman seems twofold: to be an outstanding professional and to 'lead people who he meets in his business life to the Lord Jesus Christ'. This last sentence is similar to what I described as 'inviting people to restore their relationship with God'. This way of looking at the opportunities of business for mission is connected to a change in the view on work time. Work time is similar to mission time.

2.3. a 'real' business: the tent making debate

In my analysis of the forerunners rationale I came up to an issue which first showed itself through some strong statements about businesses: they should be real. This supposes that non-real

businesses exist too. Though the forerunners think of business as a means, they perceive there can be certain ways of using a business which they criticize. For them it is a matter of integrity.

But if we believe, which I certainly do, that business development is part of societal transformation, only good and viable businesses, whether small or big, will be instrumental. We can't look at businesses with ulterior motifs, i.e. getting money for something else. We mustn't establish business as "fronts"/"platforms". This is a matter of integrity. No, good and viable businesses demand full-time attention and skilful focus (Tunehag, 2000a).

The business must be real. Phantom businesses dishonour Christ and often hurt people. The business must genuinely depend on its earnings or else fail. If it just provides a cover to live in a country, it provides a model that deception and circumventing authorities is okay justified for a good cause. Even running a business without full commitment to its success and dependence on its income creates a bad model. A genuine Christian business provide jobs, increases skills, builds better work ethics and character, raise people's expectations of what they could do, stimulates more businesses, and expands the economy (Global Opportunity, n.d.).

These businesses are not just fronts to get into countries—with the attendant ethical problems—but real enterprises that meet real human needs (Regent University Business School, 2002).

In the above statements 'being real' is stressed, this is opposed to 'business as a platform or front'. This debate has to do with a phenomenon sometimes nicknamed 'tent making.' This 'tent making' is presented in different forms. All different types circle around one of the people described in the Bible, the Apostle of Jesus, Paul, who worked as a tentmaker to earn his own income. As a principle, he did not want to be dependent on 'donations', though he claimed he had a right to this, as he was a worker for the church, which was normal at that time and still is normal today. He chose a particular form of combining business and mission, which suited his personal purposes. People and organisations have tried to somehow copy this as a strategy. This has taken different forms. Sometimes they went as far as applying the concept as a model where they come into the country with a workers visa for a specific job, like teacher or to give painting classes. At the website of Frontiers, independent entrepreneurship (original Dutch text: 'zelfstandig ondernemerschap') is mentioned as the best form for work, because there is no contract with an organisation and you can work part-time. That gives them 'room de manoeuvre' to be available for all who are working in the development of churches. Clearly, the advocates of integrating business and mission do not like this line of thinking. For them it does not take business and business skills seriously. It becomes a cover up.

I see Business is not a necessary evil or a cover for the "real work" but a way to create investments, jobs, economic vitality, and a hearing for a credible gospel (Yamamori et al., 2003)

Sometimes the lines (between business and mission) are blurred such as when a missionary is pretending to be a businessperson so he or she can sneak into a country." (Yamamori et al., 2003:160).

This criticism by the advocates of the integration of business and mission is reflected by what a missionary told me about his view on work. He was in the country for a mission purpose and the social work they did as a registered NGO was the means to legitimise his presence. They gave for-profit courses in English and painting in order to get into contact with local people. It is interesting to see that a difference is being made between working hours and mission hours. *The company was not the goal in itself. There was this sort of rule that a minimum of four hours a day should be spent on mission. That was difficult to accomplish.*

Mission hours seem to be worth more than working hours. The principle is explained at the Dutch website of the international organisation. Translated the following is mentioned: *we share the opinion that Christians can be in their profession an example and a silent witness, but to be occupied with a job (in the marketplace) may not be a goal in itself. Especially the following*

sentence is interesting: *How tragic is it when people are socially helped, but then are lost for eternity without Jesus.*

Here is a strong taste of separating and suggesting social help (deeds) and sharing the gospel (words) are somehow competing with each other. For the advocates of integrating business and mission, the two only strengthen each other. They oppose to combining business and mission in the way of the above mentioned organisation. Is it 'wrong' or is it just integration in another form than the advocates want to use.

Accusations from advocates of integration can be quite strong:

The chequered history of the 'Christian' Western nations has made missionaries suspect in many parts of the world. They are often assumed to be spies or other shady characters. Sometimes these suspicions are simply the result of their behaviour, which sometimes defies normal interpretation. When a foreigner who has no obvious job or source of income seems to spend his or her time trying to get to know local people and engage them in conversations, it is quite reasonable to suspect that they have a hidden agenda. Of course, normal employment or commercial activities prevents the rise of these doubts (Green, n.d.).

When I was speaking to a missionary in Bosnia, he told me he never was asked what he was doing for a living, which surprised him too. According to him, it might have something to do with the fact that in Bosnia many people have an income which is somehow 'not clear'. *They are used to the fact that family members support them from abroad. They do not think it is strange we have that too.*

According to a Bosnian pastor I spoke to *the best way to come here is to work among the people and make contacts through this. It is better than to come as a missionary, because people will not talk to you. You need legitimacy to be here.*

Businesses are not cash cows for mission. This is another thing the advocates of business and mission want to be clear about:

We mustn't get into the mood of seeing business or business people as mere cash cows for other "more spiritual ministries". Then we are missing the whole point of affirming and utilizing the gifts and callings business people have. It may be good and probably necessary to cautiously consider how business development could be helpful in generating funds for mission at large. But in launching business as mission we need to be clear on what we are doing and why. A mixed message will create confusion and not move the business as mission movement forward. And a number of business folks, probably the majority, will not be a part of a Business for Mission/cash cow approach (Tunehag, 2000a).

As a last point the professionalism of a business and the business owner is stressed.

What does a young entrepreneur bring to a foreign field? Even the uneducated people in many countries are skilled traders who are well connected to suppliers, making them formidable competitors. Therefore, holistic entrepreneurs must have skill that provides a distinct competitive advantage, or they need partners who can provide that advantage. Such partners will be the real backbone of the business as mission's movement. Viewed this way success is not dependent on twenty-year-olds who are willing to serve overseas. Business as missions is bigger than they are. (Sudyk, 2003:164)

One of the advocating Protestant - Evangelical international organisations 'Global Opportunity' mentions on its website a checklist which shows business expertise is needed even more than mission experience. In between the lines it can be read as a statement that it is not possible to do business seriously next to your 'job' as a missionary. Business is perceived as the set up of professional enterprises.

First, *potential workers for Global Opportunity need to get training and experience here (The United States). In fact, generally they should have a successful start-up under their belts before trying overseas.*

Second, they need to research the culture, market, and business environment. How do relationships and decision-making work in the culture? How does work itself proceed? What are the tax laws? What are Business laws and regulations? What products and services are needed in the country? Which ones are marketable and how? Where and how is best to set up the physical operation? What capital is needed? It is preferable to live and work in the country for a year or two to observe and learn the culture and business setting. This also enables the businessperson to build relationships for future business plans.

The **third** step after good research is to develop a strong, but flexible business plan which covers all areas previously mentioned. As part of this plan, Christian businesspeople should develop a set of Christian company values and cultural strategies to build these into the company. Along with the business plan, tentmakers need to develop a tentative ministry plan for reaching the people they will be working with.

Fourth, the tentmaker must find resources of money and people to run the business. Once these are in place, it is time to set up the physical location, equipment, and systems to make the business work. At that point, the business can be launched and developed. But the work is only beginning. From there the Christian businessperson must keep adapting both in business and in ministry (Global Opportunity, n.d.)

The term 'tentmaker' is used here too, but with a different meaning, one which the 'forerunners' are not likely to object to. The checklist shows how much attention needs to be paid to the set up of the business, though you might question if every start-up company starts in such a thorough way. Global Opportunity, which is an organisation which was started by an American entrepreneur, takes business very seriously and advocates a systematic approach. I also know quite successful entrepreneurs who want to work more flexible, intuitive and independent. So this checklist can also be seen as a certain approach which suits certain types of entrepreneurs.

2.4. challenging established truths like 'donor financed is the most spiritual'

Connected to the opening up of the concept of mission with the inclusion of 'the material', is a changing viewpoint towards the role of money. The common, accepted thought is that having a lack of money makes you more dependent 'on the Lord'. For some it has resulted in 'having no money' as a goal in itself. It can become the trademark of mission and development organisations. In November 2004 I attended a week long seminar 'introduction to missions' at the office of a Dutch mission and relief organisation called 'OostEuropa Zending'. This is what one of the enthusiastic workers told me:

It is lovely here. I come from a job in the marketplace. Here we take decisions in faith; even if we do not have financial security yet (smiling). This organisation belongs to the Lord. I have seen miracles happen. We also notice more things which go wrong, which cannot be explained.

Therefore we pray a lot for protection, because we are attacked more by the devil.

For this worker, working for a non-profit organisation which is depending on donations means working in a more spiritual way. For him the job in the market place which is connected to the 'rules' of economic activity is less spiritual. Seen through the eyes of the advocates, he probably has not discovered the spirituality of working in the marketplace yet.

Somehow there is a fairly widespread idea within the Christian world that money and profit are 'wrong'. The advocates of the integration of business and mission want to challenge this line of thinking:

It is unrealistic to expect that strategic business systems can be integral to traditional mission organizations. The obstacles are profit, process, and execution. A successful business needs to be based on profit - a foreign principle to most mission and economic development programs. Without profit, a business is just another social program distributing money from shareholders (donors) to its customers or employees. To many people not in the business world, profit is paramount to exploitation. (Sudyk, 2003:164).

Maybe the objections to money and profit have to do with what is done with the money. Landa Cope refers to the Bible and explains that wealth is meant to help those who have less to develop themselves.

Scripture also applauds financial initiative and the role of wealth in the blessing of the community. The Bible emphasizes that the economic system of the community is to be one that is constantly addressing the elimination of poverty. It would appear that Scripture promotes the idea that a growing and stable economic environment will be fostered in part by the enabling of those on the bottom of the ladder to move up making their important contribution to the quality of life in the nation.

It seems that Scripture emphasizes the responsibility of the business community in relationship to the poor more than in any other domain. Farmers were to set aside the edges of their fields so that the poor could work the gleanings. Managers were encouraged to make work for the less fortunate in the community. (Cope, 1999-2000)

For the advocates of the integration of business and mission, donor-financing is presented as too positive. Therefore it is questioned. David English attacks donor-financing as being paternalistic: *This creates a second woe - over-dependence on money. Since we need "full-time" workers, we must find money before starting any ministry. This undermines church multiplication and momentum.*

In addition, it makes Western paternalism almost inevitable because of our relative wealth. We can send financial peanuts overseas where they swell into huge sums, funding whole divisions of workers. Small sacrifice gives us enormous power. But even with the best of intentions, the elephant eventually squashes the mouse with which it dances. A lay ministry strategy solves both these woes. (English, 2001)

Here, in the same line of the negative image of self-financing, is presented a negative image of donor-financing. Both ways of presenting tend to be rather polarising and can result easily in black and white thinking.

The example of Paul shows that he chooses a way of financing different from the usual way of financing. So there are different ways of financing possible, according to Paul.

After making the strongest argument for donor-support and for his right to it, Paul says three times that he made no use of this right and never intends to do so in the future. Working for a living was Paul's standard practice. The focus of Paul is credibility. Rather than seeing work as an obstacle to missions, Paul saw donor-support as an obstacle to credibility (English, 2001).

The main thing I want to point out is that both donor support (non-profit) and self financing (for-profit enterprises) can be ways to work.

The one form does not have to be more spiritual than the other. The aim could be to make the system of financing consistent with the vision and mission. Furthermore businesses are not only involved in for-profit activities, since a lot of business (non Christians too) give part of their profit to charity which can be in the form of supporting mission workers.

2.5. criticism and dilemmas concerning combining business and mission

Until now, I have tried to analyse the forerunners' perspective. They are the ones who are positive about integrating business and mission. They also meet criticism and face dilemmas, which is a quite natural process of action and reaction.

The whole idea of integrating business and mission is highly complex. First the business part: *There are disadvantages. Running a business is time consuming. There are enormous hurdles overseas—taxes, regulations, customs, and relationship patterns. Legally required taxes can be so high as to make profitability virtually impossible. Bureaucratic regulation can be paralyzing. Dishonesty and fraud may be so common that running a business is almost unworkable. People need special gifts, skills, training, and experience to pull off a business (Global Opportunity, n.d.).*

Secondly the balance between business and mission seems complex too. John Cragin comments on the book 'Great Commission Companies':

I recognized most of the disguised players in the book. They are not just ordinary men and women distinguished only by their faith and determination. Some have exceptional business or technical skills. Some have extremely rare cultural and language skills. All are entrepreneurial. So these questions arise: Could a group of highly dedicated Christians without these skills replicate what these have done? What kinds of spiritual and business aptitudes, knowledge, and skills are needed, and how does one acquire them? (2004)

Another issue might be that businesses lose their independency to be involved in mission, because they become too market dependent, since this takes all their time and attention. Globalisation is not only positive. The forerunners are aware of this, but are they not overestimating themselves?

I received a clear warning from my supervisor on this thesis, Monique Nuijten:

Globalisation is not all positive. According to me it has to do with a very negative development in this world, in which a neo-liberal agenda wants to change everything into a market product. This goes as far as human life in all its role. Even if you yourself see positive aspects of globalisation, you have to take care of the negative context too (my translation).

In article I read, the warning was worked out a statement about what is happening in former Yugoslavia. The reforms in Yugoslavia, including Bosnia, are sketched as 'a cruel reflection of a destructive economic model imposed via the neo-liberal agenda on national societies throughout the world' (Chossudovsky, 1997:382). The atmosphere of the article is one of strong Western powers recolonising Bosnia. Indeed, it seems something to be aware of.

Another criticism came from Joost v/d Hee, who works for ICCO. He mentioned 'the grey area between business and mission'. According to him, business and mission can be intertwined in an untransparent way. To illustrate this he mentioned the Ethiopian company of a Dutch entrepreneur, where every morning there is a prayer hour, which all employees have to attend. For Joost this is a kind of pressure which is wrong. According to him workers accept this because they need a job.

According to the Dutch entrepreneur, which I interviewed later, this approach can be done in Ethiopia, *since people are 'more direct' here. At least last in the region where we are.*

2.6. some reflections

Integration can take many forms. Some forms are objected to by others who are advocates of other forms of integration. The advocates of the integration of business and mission try to present a 'model' in which material and spiritual aspects are included; words and deeds complement each other; the business is 'real', professional and profit based.

My specific focus in this research is on the spiritual aspects of sense making processes in the form of a perceived relationship with God/Jesus. I found the quote underneath quite telling about the role of this relationship for the forerunners.

So to sum it up, if I've learned nothing else in three decades of devoting my work life to God, I've learned this: the real secret to business "success" is intimate relationship with God. No one achieves true success as a Christian without building on the solid foundation of divine relationship. Further, I believe that in the frantic pace of the twenty-first century, scheduling non-negotiable time with God each day is the only way that any of us will make the relationship a reality. Join the growing number of us who see the marketplace as the last great mission field. Look beyond the mundane and see the eternal purpose of your role. Build relationship with God and avoid the common mistakes I and others have made, faithfully pressing forward to God's will for your career (Jacobs, 2003).

This brings me to the point that most forerunners are Westerners and North Americans. They bring their specific background with them. To me, combining business and integration seems like

a complex undertaking, with many challenges, risks and pitfalls. In chapter four, five and six I will describe and analyse different ideologies and practices of combining business and missions. I do this in the form of different case studies. First I will describe the Bosnian context of the cases in order to provide a background for the case studies.

3. The Bosnian context

"It is strange to see your own city destroyed. It is also strange to see it rebuilt, because it does not change in the old city, but in something new."
Virginija about her home town Sanski Most

In this chapter I sketch the most important large scale processes of change in Bosnia in analysing how they affect Bosnian people. This chapter is relevant in order to understand the context in which the integration of business and mission takes place. This chapter serves as a background for the case studies in the following chapters. It provides a framework to analyse the focus of certain actors on certain challenges and their reasons to become involved or take distance from the situations they encounter. I will make use of (not specifically Protestant - Evangelical) material that has already been written about the topic. Towards the end of the chapter I make use of my field notes to sketch Protestant- Evangelical perceptions of the 'real' problems of Bosnia which they perceive as being of a spiritual and moral nature.

My conclusion is that the Bosnian context is very complex, both socially and economically and that it provides many mission and business challenges. The Bosnian and foreign Protestant - Evangelicals consider moral and spiritual problems as the root causes of Bosnia's lack of trust and lack of hope.

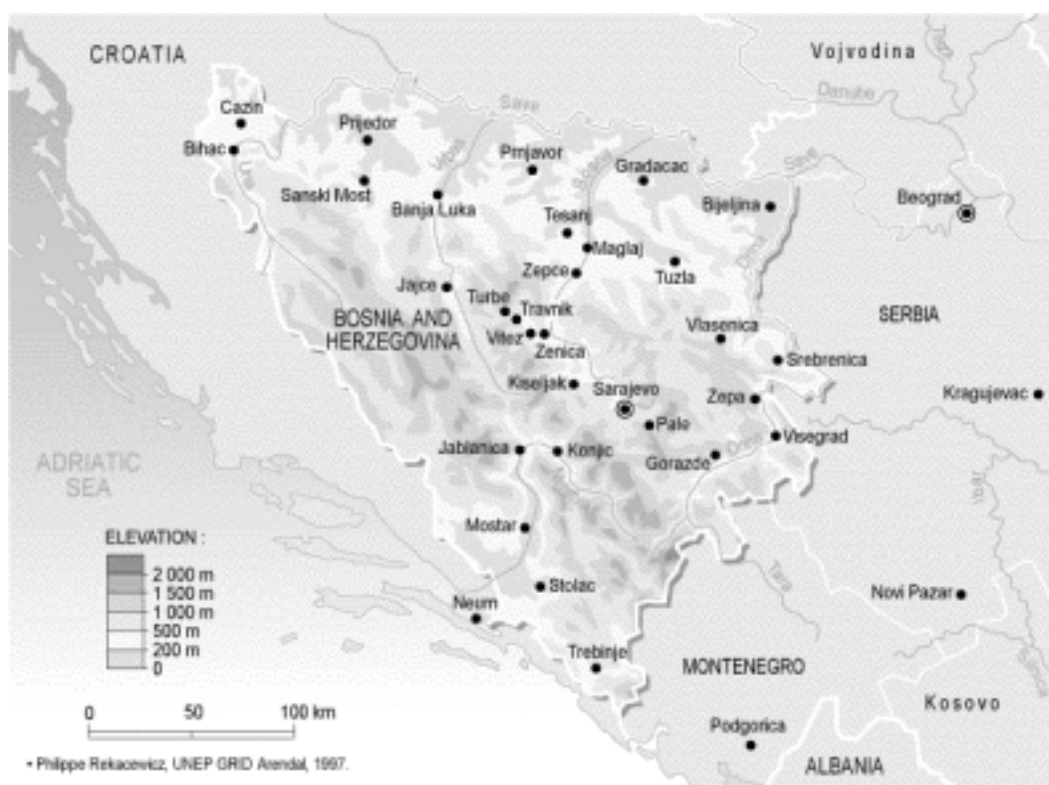


Figure 3.1. Map of Bosnia and Herzegovina, the Times Atlas of the World, July 1997

3.1. influences from the past: the socialist legacy

The transition process from planned economy to market economy is by no means a linear and straightforward process. *"It is both the survival of people, practices, and attitudes from the communist period and the efforts to repudiate the past and create something new, specifically a system modelled on that of the West. Many pillars of the old order have survived safely, even grandly. And many East Europeans who hated the old order have wanted to retain some parts of*

it. Thus, different ambitions, aspirations and fears have formed the confluence of this stream of continuity and overthrow that has characterized post communist history" (Brown, 2001:79). This quote supports my own idea that processes of change are messy processes which are highly complex. At the same time human beings, including myself, seem to have a tendency to make sense of things by simplifying. If simplifying becomes 'black and white' thinking, you increase risk in conflict which might result in civil war. Bosnia has experienced this.

The transforming societies of the former socialist bloc are fascinating sites for anthropological investigation, according to Katherine Verdery. I can agree with that. She argues: *These societies are host to a new variant of something anthropologists have been studying in other parts of the globe for decades: changed cultural conceptions that accompany the increasing presence of capitalism and markets in formerly non-capitalist, non market contexts. These changed conceptions affect everything from people's ideas about time, self and work to their understandings of money and commodities* (Verdery, 1995). She stresses the influence of large scale processes of change on people's thoughts and beliefs about their world and about themselves.



Figure 3.2. Socialist legacy: abandoned grain elevators near Odžak (North-East Bosnia)

I have been talking to Bosnians and missionaries and entrepreneurs working Bosnia about the Bosnian situation and they often mentioned the word 'mentality', though I never asked for it directly. Sometimes it was referred to as the legacy of the socialist system, and sometimes they spoke of it as part of Balkan culture or a specific Balkan mentality. Usually it was referred to in a negative way.

A Bosnian woman, working for a Dutch firm in Sarajevo: *Here, if you ask people what they want they say: "I want to hear from you, what you think what is good to do". "Bosnians are not really creative people. They have no ideas."*

She explains this by mentioning how her Dutch boss dealt with the directors of a Bosnian fruit trading company.

"He wanted to improve the looks of the jars of them in the shop. So, he took the directors with him to the shops to look at the consumer's side. This is really quite revolutionary, since directors here do not go to places like that."

According to her there are *changes of mentality, but it goes slowly. "It's hard to convince people here. They are quite stubborn. They are always complaining"*.

Another example of the mentality issue is the remark of a Dutch entrepreneur, who is active as a businessman to set up economic activity with Bosnian partners: *There is a lack of entrepreneurial spirit. I am specifically disappointed in the Muslims. They expect beef steaks to fly towards them all by themselves. It is better to work with the Serbs. There is a phlegmatic attitude. Nobody stands up when I come with ideas for a cement factory. This has to do with the communistic era. That is why they do not dare to speak out for themselves. But it is also in their genes. They are phlegmatic.*

Another Dutch entrepreneur with Bosnian experience: *the phlegmatic attitude is deeply rooted in their (Muslim) culture. It is noticed in things like do not read the Koran yourself, but it is explained to you. I come from a Calvinist background. It is totally different. We have a strong drive to for maximum improvement.*

One of the few Dutch missionaries who has been involved in agricultural development work, sketches to me the mentality by doing an imaginary talk:
If I ask them "what do you need?" They reply: "I don't know, please tell me..." So I ask them: What did you do? What are you used to do?" They reply: I always have grown wheat, so that's what I do now too." Then I try to give them new ideas: "So, have you thought about potatoes?" He reflects on his own example of a typical conversation by saying to me: In Holland we are market-minded. You start with the market, then the product, then the production. In Bosnia it works the other way round. There are only a few innovators, Bosnians who have a vision. Many people are in a survivor situation. Earlier they were not allowed to think for themselves.



Figure 3.3. Rural landscape near Sarajevo

A German missionary told me a Bosnian 'saying', which is illustrative of working 'mentality'. *Somebody told me: You can never pay me so little, as I work.* It suggests to a bad payment situation as a reason for lack of commitment to work. It is a sort of reverse reasoning, since the labourer could also start working more and ask for better payment. It seems like the bad payment situation is taken as it is. At the same time, this saying reminds me of the fact that I have met quite some Bosnians with a great sense of humour and ability for ironic self reflection.

All in all I think there is not a straight way to interpret the 'mentality' issue. For this thesis it is important to notice 'mentality' plays an active role in people's sense making process they perceive as one of the reasons for the present difficult situation Bosnia.

3.2. influences from the past: civil war legacy

An immense literature is available on the Bosnian civil war: personal stories, movies (Warriors, a BBC documentary) and analyses of the war process. Furthermore several studies have been made about what war does to people, or put differently, how people try to make sense of what has happened to them. When the fighting stops, the war is not over. With the help of quotes from researchers who studied these processes in depth and with quotes from people I met in Bosnia, I want to give no more than an impression of these processes.

The conflict left a quarter of a million people dead and more than 2 million displaced. Urban centres were ruined, and homes and historic monuments were damaged or destroyed. Not only that, thousands of land-mines put large swathes of countryside emphatically off-limits. Since the Dayton Peace Accords ended the fighting nine years ago, foreign visitors were mainly soldiers, aid workers, diplomats and businessmen. (Gruber, 2004)

As a result of the war Bosnia has opened up and become internationally involved at high speed. Many international interventions have taken place; the International Community is still situated in Bosnia. The country is under the 'command' of the High Representative. At the same time many Bosnians have stayed for less or longer periods abroad, mostly in western, democratic, so-called 'well developed' countries. Quite some people speak English or German and a lot of people have relatives living in these western countries.



Figure 3.4. an image of the Bosnian landscape in 2004

Stability is still fragile. The halt in fighting is an important accomplishment of the Dayton Peace Plan. However, if major assistance coupled with comprehensive support for democratization are not soon instituted, this accomplishment may prove temporary. The political and social changes necessary for a true process of reconciliation may never gain momentum. Most people on all three sides are exhausted by the war, but the underlying issues which led them to take up arms still remain and must be addressed (IREX, 1996).

What are effects of a civil war on people? Depending on specific personal experiences, the consequences might be life long. Researchers Cheryl Benard and Edith Schlaffer have presented a study on the victims of the civil war in Bosnia:

Studies of victims of the holocaust, confirm the long term consequences of these traumas. "The war is not over, only because the shooting stopped", as formulated by the Israeli expert Solomon Zahava. Researchers, who work with survivors of the holocaust and their families, notice this time and again. The philosophy of life of the victims is deeply influenced by the fundamental distrust, the deep fear that has replaced an optimistic attitude towards life. Do not trust any one. The others only wait in order to take everything from you. Friends can betray you. This experienced truth is shared and still influences the philosophy of life of the grand children, who were not even born at the time of the experienced atrocities (my translation) (Benard, 1994: 105).

Lack of trust is one of the social consequences of civil war. Having seen what human beings in general or nice neighbours in particular are capable of, poses the question of 'Can you trust any one?'

The Bosnian Ministry of Internal Affairs speaks of 50,000 tot 60,000 victims of rape. International organisations estimate the amount of 30.000. Behind this is another dark figure: the amount of offenders which can be derived from this (Benard, 1994: 69).

Not all people see themselves as victims: *"Family structure and ethics have gone by the way, but there is a positive side to that. In 1992 other people controlled my life, the family, tradition. The older ones could tell me what to do. Today, no. Now I alone make my decisions and so I decide to stay."* (Schenk, 2003). This remark by the Bosnian director of an NGO, points out that for her the civil war had positive consequences too: a fundamental change in how she views herself.

A civil war shakes up people's taken for granted point of view on life. Fundamental beliefs are shaken to the core. Ivana Maček follows soldiers in the civil war and the way their perceptions of war and themselves change: *The richer the first hand experiences of war, the more ambivalent the moral positioning of the people that I met. Those who had a meagre firsthand experience were more prone to simplifications like the bad guys and the good guys. But for those with first hand experience the categories of 'us' and 'them' were blurred, the aims and causes of the war were not clear anymore, the justification of killing and destruction was not convincing, and consequently also the judgements of right and wrong were difficult and ambiguous (Maček, 2005).*

In my field work I came upon some 'sayings' which pointed out to a look on life as being worth not much. These stories shocked me, because they state there is no hope for chance for the better. This is the saying by a Bosnian English teacher who is involved in development work as an interpreter: *if you see a poor, lazy person drowning in the river..., push him.*" (He pushes with his foot downwards). He sincerely meant that this is the best you can do for such a person. At the same time he is very seriously trying to improve the situation for people home town Maglaj.

Another story is told to me by a Dutch entrepreneur who was in Dobož and found very early in the day a man lying in the middle of a road. *"I stopped and pulled over my car. I also stopped a truck driver for help. The driver got out, lifted up the head of the man grabbing his neck and said something like 'oh, another drunkard'. He grabbed the man and threw him into the bushes by the side of the road. Without looking over his shoulder, he got into his truck and drove away. I was shocked. After two hours, I went back and saw the man was gone. Life seems to have not much value. The Dutch entrepreneur is apparently too shocked to do anything himself.*

Bosnia is now in a stage that aid and relief help programs are diminishing and people are expected to take care of themselves. Donors withdraw since it is ten years after the war. A new period comes. But will the situation improve economically too? *Now agencies are withdrawing and*

Bosnians are experiencing hard times. Forty percent of the work force is unemployed. A third of the population survives on a dollar a day (Schenk, 2003).

Some have already anticipated this change.

After five years we were sick of reconstruction and handing out cows. This was not going to build up our country, so we thought of organic agriculture as what we can offer to the EU market", according to the director of ECON, a Bosnian NGO to promote organic agriculture in Bosnia. This NGO developed out of an Irish relief NGO.

On the other side *'many individuals continue to be unaware of the change process, or have failed to adapt mentally to the new situation'* (Ateljevic et al, 2004:251)

A Dutch missionary reflected on the development organisations' activities: *The thing is: aid fits best to the socialistic system.*

3.3. economic situation

Before I started this thesis, I have been involved in a feasibility study to set up a poultry business in Bosnia. It was a request from a few Protestant - Evangelical churches to a Dutch Protestant - Evangelical NGO World Partners (see chapter 5). They wanted jobs for Bosnian church members. I visited Bosnia two times during this period (October 2003 - May 2004) and it provided me with an overall impression of the Bosnian economic situation, since I have been in contact with all kinds of actors in this economic field. I can only sketch some challenges here, for an overall analysis I refer to the article of Jovo Ateljevic (see references).

Bosnia has a highly complex political system. It consists of a confederal government in which power is rotated between three ethnic communities (Bosniacs, Croats and Serbs). Within this there are two political entities: one is the Bosnian-Croat Federation, mainly made up of Bosnian Croats and Bosnian Muslims (the latter now termed Bosniacs). The other is the Republika Serpska, a state in which Bosnian Serbs form the majority. The confederated state has a population of just under four million and labour force of 1.026 million. (Ateljevic et al, 2004)



Figure 3.5. Map of Bosnia and Herzegovina showing the two entities

There is a high level of unemployment in post-war BiH (Bosnia and Herzegovina). Statistics quoted in local media in late November 2002 indicated a level of some 74%. It is almost impossible to obtain reliable statistics on unemployment, however, because there are many people working on

a regular basis outside of the official system – the black market being one of those places of employment, as well as unregistered small enterprises which have become established in all but name, but which normally only generate income for the person who runs them and for his or her family. Unemployment is high in all parts of BiH, but some areas are worse hit than others (Strandenes, 2003).

Most people survive on a combination of humanitarian aid packages, small gardens, savings (although most have now been depleted), black marketeering, and funds sent by relatives working abroad. The demobilization of more than 200,000 men has compounded the employment problem. Immediate employment for unskilled workers will be limited primarily to construction jobs, which will provide important short-term relief, but may not provide long-term job security (IREX, 1996).

The highest level of unemployment is found mainly among the 16-22 age group and represents one of the largest problems of Bosnia (Ateljevic et al, 2004).

Some people in countryside areas can make a living from subsistence farming. To develop farming into a profitable venture is difficult. To be competitive, there is need of investment in suitable, modern machines and buildings and of access to a market. The war brought not only material destruction but also a fragmentation of society on all levels. Some local politicians speculate that some among the International Community players have influenced the situation to the benefit of their own countries. There is certainly discontent and lack of understanding of a policy that allows for importation of fruits and vegetables when local produce can be harvested or brought to market (Strandenes, 2003).

The growth of the private sector is an important priority of the medium-term BiH Development Strategy PRSP (Poverty Reduction Strategy Paper). The private sector, which is supposed to ensure the stable economic growth and the rise of the employment level, participates with only 40 percent of GDP. Until the end of PRSP implementation period (2007), this participation would have to increase to 75 percent.

Apart from the measures for the preservation of the macroeconomic stability and the creation of the conditions for export increase, the growth of the private sector requires the improvement of the business climate for the local and foreign investments and in relation to that, it requires the strengthening of a single economic area, fight against crime and corruption, acceleration of the privatization process, strengthening of the private sector, integration of the labour market at the country level and the preparation and carrying out of the public and state administration reforms. (IMF, 2004)

One of the biggest obstacles to entrepreneurship is the taxation. For example, a firm operating in both the Republika Srpska and the Bosniac-Croat Federation, is for tax purposes treated as two separate legal entities (Ateljevic et al, 2004: 247). As a reaction to this: Economic reconstruction only offers no guarantees for transforming state institutions, nor the potential to render them accountable, transparent and empowering (Simpson, 1997:478). At the conference 'doing business in the Western Balkans, which I attended 25 October 2004 in Rotterdam, the Dutch government and Ministers from the Western Balkan states discussed the law and tax problems and once again stressed the need for less bureaucracy. However, no decisions were made that day.

To go back to the personal level: one effect of war and of poverty seems to be that people become short term focussed. They are totally occupied with the daily affairs of finding food, clothes and taking care of sick family members. In this situation they have no time to go out for a job or to work and they have no energy to invest in this. Since there are hardly any jobs, why should it be worth to try? It shows lack of hope works in all kinds of directions.

Houses can be an important source of income as I heard from two Dutch Missionaries: *Here in Zenica I know there are many internationals that live in private houses. Usually they get the best part. Our landlord had two stories with separate entries and we rented one apartment. Now there*

lives another foreign family with four children and they wanted to have more space. So he gladly gave them the whole house and moved into the garage (usually underneath the house). He had no heating. So he could take care of the house of a neighbour who was abroad so he moved into this house for the time being. It points out that the internationals are an important source of income for Bosnians.

In the economic sphere the lack of trust seems to be a problem too. In business transactions it is a prerequisite. What I see is that people want to deal with people who have done good things in the war and who are part of their intimate and closed circle. Outsiders are hardly received in. Through the feasibility study in the Bosnian poultry sector it became clear there are some firms or groups of firms who work closely together, but not with others. Others are mostly part of another ethnic and religious group. All firms had the same goal. They wanted to become independent by developing all parts of the production circle. In addition they all think they will be the ones who will become the top of the country. They do not join forces but compete with each other. Now this might seem a promising step towards market economy, maybe it is, but in my opinion, by these acts of isolation, they can never link up to international markets. They have a simplified hope that the world market will be waiting for anything they produce.



Figure 3.6. *the issue of trust: Sarajevo men playing 'street chess'.*

This need for independency has to do with lack of trust and can be interpreted as a turn over of the old socialist system: *The major industries in Tito's Yugoslavia were created as a series of interlinked and inter-dependent units scattered around the different republics. One reason for this was to have inter-dependence as an instrument for binding the republics together within Yugoslavia. Thus, raw materials might be procured in one place, refined in another, parts made in various other areas, and, finally, the end product assembled in yet another area. This structure became a nightmarish puzzle to solve after the war had rent the republics from each other, industrial units formerly comprising one whole now struggling along singly within new and independent states or even cantons and "entities" (Strandenes, 2003).*

The attitude of mutual distrust is prevalent. In Bosnia and Herzegovina then, the administrative structures and positions appear to be filled with politically loyal appointees who look to the best

interests of their own party and nation and, conversely, to achieving maximum damage to the opposition, rather than to achieving a viable solution for creating a single, united, and multi-ethnic state (this concerns the mixed cantons primarily). It would also seem as if the party or coalition that wins the elections and puts people into key positions does it with the mandate to undo whatever gains the opposition might have made during its term in office and to recreate a solution to the benefit of their own party and nation. It is a way of operating that may well be called a war by another means (Strandenes, 2003).

There surely are numerous business challenges in Bosnia.

3.4. religious situation

The setting of the Balkan region, but specifically in Bosnia, is a complex situation of rigid division and at the same time strong interwovenness of three present-day established religions which are closely linked to ethnical groups: Roman Catholic, Serbian orthodox and Islam are the three major religions. Historically the region is the interface where these three religions have been meeting over hundreds of years: in peaceful coexistence and in bloody territorial wars. The religions have a territorial connotation since Roman Catholicism is connected to the Austrian-Hungarian empire, the Islam is connected to Ottoman empire and the region had been for long the division line between the schism of the West and East Roman empire into Roman Catholic and Orthodox Catholic 'territory'.



Figure 3.7. Mosque in Sarajevo .

Bosnia used to be a 'patchwork' of villages and regions of differing religions. Nowadays, after the civil war, demarcations seem to be as sharp as they have never been before. If you are a Croat 'Bosnian', you are Roman Catholic. If you are a Serb 'Bosnian' you are a Serbian Orthodox, if you are non of these you must be a Muslim, a Bosniac. This is the general, nationalistic, political (?) talk. In reality there hardly exist any true-blood Croat Bosnians, Serb Bosnians or Bosniacs. I spoke to a young woman whose father is in the category 'Muslim' and here mother 'Orthodox'. In asking about here own preference, she said she sometimes goes to the Orthodox Church to light a candle but she doesn't consider herself Muslim or Orthodox.

What is of more immediate concern is the fact that the war did bring polarisation and change into everyone's life. One of the results is religion becoming intermingled with politics.

The Bosniacs have come to see their very faith as the one thing above all else that sets them apart from the other peoples in Former Yugoslavia. This was emphasised by the war experience. Islam in Bosnia has been a matter of religious faith only, not a religio-political institution like in

some Arab countries. The gradual strengthening of the faith as a political instrument has been a result of the war. It is too early to say how that process will develop in the future (Strandenes, 2003).

The following story serves as an illustration of the effects of the civil war on the religious situation. I recognize it from similar stories which were told to me.

A Bosnian Croat woman was in her late twenties when the situation in former Yugoslavia deteriorated. She was living with her Bosnian Serb husband and their little son in Sarajevo. Not wanting to risk her son in a possible war zone, she left Sarajevo with him, first going to live with relatives in (present-day) Croatia, then later going to Germany as refugees, ending up at last in Sweden. Her husband later came there as well. They established new lives and became Swedish citizens. In 1998 the woman went back to Sarajevo for the first time after the war to visit her parents. Afterwards, she said, "Sarajevo is no longer my city... there are almost only Muslims there now, and many people from the countryside. They bring their village habits with them... and my parents have become very Catholic. They go to mass every Sunday, now, and have pictures of the saints on the walls of the apartment... They never did before. My father has become a Great Catholic." The daughter found the situation very strange and while still considering Sarajevo her home city, she would never go back to live there. There are many elements to that decision, but one of the most important was the difference in mindsets as exemplified by her father, and echoed by other inhabitants of Sarajevo (Strandenes, 2003).



Figure 3.8. church in rural North West Bosnia

In Bosnia there are about twenty Protestant- Evangelical churches. Most are in the Bosniac-Croat Federation. Churches are small and can have up to 25 members. There are no statistics on the amount of Protestant-Evangelical Christians, but it is estimated at about 1500 to 2000 people. To some people I spoke to this is too optimistic a number. Some churches are decreasing in members, others are growing. The churches are fragile and highly dependent on foreign help. The Protestant - Evangelical churches are involved in struggles with the existing religions. According to a pastor of a Protestant-Evangelical church in Republika Serpska there are all kinds of rumours about the evangelicals: *like it is a sect. People run naked through the woods in the middle of the night. Because we are Protestants people ignore us now. They don't speak to us anymore. As soon as people find out you as a local are a Christian, you are avoided. If you stop being orthodox, you are a traitor to your own kind. That's why people don't talk to us anymore. To*

step out of tradition is hardly tolerated. My wife is a fourth generation Evangelical, than it is not a problem”.

The complexities of religion in Bosnia are reflected by this quote of a young woman who is member of a Protestant - Evangelical church: *My father is a Croat, my mother is Serb. It used to be a very mixed family with also Muslim. That's why we decided to skip God. That was too complicated. We opted for the atheist/socialist system. After such shocking events of civil war and being a refuge, her conversion to a 'follower of Jesus', was not so shocking to her family members. In fact a lot of family members joined her.*

Missionaries who are active in Bosnia have to deal with this complexity. One of them I met refers to this complexity in talking about 'spiritual pressure': *There is a lot of pressure here, not like people are depressed or anything like it. It is spiritual pressure. You see we are here as missionaries to make Jesus known. We cannot do this easily. Sometimes we cannot even say we are Christians, because we automatically drop in status. They think we are Jehovah's, so they must be active too in Bosnia. We do not go out actively to talk about Jesus, but people come to us by themselves and they ask us. Then we tell them about Jesus. So, our work is necessary and we can work from different perspectives: with humanitarian aid, or as a church.*

3.5. the moral and spiritual situation

The transition process and the destructions of civil war have resulted to the difficult social and economic situation of Bosnia. Most people find it hard to cope with a situation of such complexity. A specific difficulty which is hindering improvement of people's (economic) situation is lack of trust as a result of the socialist legacy and the civil war. The Protestant - Evangelical perception of this problem gives it a moral and spiritual meaning. In this view lack of trust is a result of violations of biblical moral principles like righteousness and honesty. These issues are related to 'the spiritual' since they are perceived as a distortion of the relationship with God, who is seen as (totally) righteous and honest.

The hopelessness of the Bosnian situation has attracted many aid-, relief- and development NGO's, some of them are Christian based. In the eyes of the Balkan coordinator of the Dutch Christian NGO Dorcas Bosnia faces a negative spiritual situation:

The spiritual emptiness, which goes beyond norms and values, is very clearly the biggest problem. To fill this emptiness, nationalism is being fed. That is the worst poverty you can get because it accumulates in war. We want people to see for themselves that God has a different purpose with our lives and this purpose can truly inspire.

Another anecdote concerning the issue of moral principles I heard from a Swedish development worker when she complained to me about her Bosnian workers: *It is hard to find qualified, good employees. I have two Croat girls work at the office now. I fired the highest in rank. She is 24. She is picking on the farmers, telling them what they should do. She looks down on the other Croat girl. She is arrogant towards Muslim. I have given her three warnings. She has had a chance and she has thrown it away. I don't understand why she does it. I am afraid of this attitude, this arrogance.*

Though, this development worker does not refer to religion it indicates that there are certain moral principles for workers concerning their behaviour towards each other. This girl is considered as disobeying (unwritten) rules of 'fair play'. It shows the result of ignoring these moral principles. It is self destructive in this case, since she loses her possibility to work in an environment without much job opportunities.

In a book by Bryant Myers written for Christian Development workers, the spiritual component and the link with poverty is explained like this: *The nature of poverty is fundamentally relational. The perspective is that poverty is the result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable. Central to this relational understanding of*

poverty is the idea of the poor not knowing who they are or the reason for which they are created. Secondly, the cause of poverty is explained as spiritual. By this is meant that sin distorts relationships. Sin seems to be quite mystified concept in this book, but the way it is referred to, it has to do with 'a desire for growth at the expense of others and the means of growth which are filled with greed, exploitation and injustice'. It refers to moral principles which are violated.

It is interesting to note that the author makes no distinction between poor and non-poor. The poor suffer from the same poverty as the non poor. When the non poor play god in the lives of the poor, they also have a marred view of themselves. They have stopped being who they truly are and are assuming the role of God. (Myers, 1999: 86-88)

It shows there is a connection between moral principles and spirituality as the relationship with God.

This paragraph shows that Protestant - Evangelicals add 'spiritual and moral challenges' to the social and economic challenges of Bosnia.

In the next chapters I want to show which specific challenges are picked up by actors who are active in the field of business and mission in Bosnia. In each chapter I describe a different rationale with respect to the integration of business and mission. I will analyse the different processes of sense making of Protestant- Evangelical missionaries, entrepreneurs and development workers.

4. The missionary rationale: the story of Bosnacrafts

"From the beginning, we have said that this was God's business and that it was His to make successful. We knew we were fighting an uphill battle yet took those steps in faith."

In this chapter I try to represent the logic according to which missionaries make sense of the integration of business and mission: their background, the goals they focus on, the different dilemmas they meet and the choices they make. I use the Bosnacrafts case as an entry point. *Bosnacrafts is a non-profit organization that exists to help provide employment opportunities while promoting ethnic reconciliation. We offer quality Bosnian handcrafts at reasonable prices.* This is in short the aim of the company Bosnacrafts as it is formulated in the mission statement from the Bosnacrafts executive summary. Bosnacrafts is in a pioneering phase and at present most products are bought by foreigners, being SFOR soldiers or foreign missionaries. The opening quotation is derived from a recent newsletter (February 2005) of one of the missionaries involved in the Bosnacrafts project. It shows the perceived relationship between the business and God. A spiritual dimension is added to doing business. I visited Bosnacrafts and also spoke to other missionaries active in other parts of Bosnia. Essential to this case I found that missionaries seem to focus more on processes of personal development of the ones involved in the business, than on the economic success of the business. The business seems to be used more as a means than as a goal in itself and, as a consequence, is financed with a mixture of donor-support and profit. Struggles are experienced on issues of morality. There is a strong linkage between the business and the local church via the missionaries.

Bosnacrafts as part of an international missionary network

My first introduction to the Bosnacrafts project takes place in December 2004, when Ron and I visit a small protestant-evangelical church service in a town in the north of Bosnia. After the service, which is held in the apartment of one of the eight church members, I start talking to a seemingly shy young woman with an Asian complexion. You do not see these looks around here much. She tells me she is a missionary from South Korea. She is in this town on her own and wants to start a youth centre. I am impressed. She is connected to an American mission organisation close to Sarajevo. When I tell her of my search for business and mission projects she mentions a crafts company operated by women in Zvorina which is set up by missionaries and connected to the local church. She tells me the project was started by a couple named Carolina and Rick, working for the mission organisation Youth with a Mission (YWAM). Carolina is Dutch. They have moved back to Holland last year for the birth of their first child. After our one week trip to Bosnia I contact the YWAM office in Holland. Carolina and Rick are still connected to YWAM, but are on leave in Arizona, USA. So my e-mailing starts with Carolina. I learn they have lived and worked in Zvorina for about three years. She directs me to the website of the company and brings me into contact with the American woman who now leads the project. She works for another American mission organisation. I start e-mailing with her and we agree on a date for a visit. Beginning of March 2005 I visit Bosnacrafts for two days. Back in Holland I meet Carolina and Rick and another Dutch couple who have lived in the vicinity of Zvorina for a year and have come back December 2004. These different contacts help me to compose a richer picture of the project. I meet other missionaries in Sarajevo who know of the project and they share with me their perspectives on this attempt to integrate mission and business.

I write about my contacts in order to show that the 'missionary world' is about worldwide connections in which people with different nationalities and cultural backgrounds work together. I am often told that missionaries in Bosnia all know each other, since their starting point is mostly a language centre in the main capital Sarajevo. It is hard to say how many missionaries there are, since no statistics exist, but there could be somewhere around a 130 of them. Outside the

'mission world' they have fewer connections. In fact, after only a few visits to Bosnia we find out we already know more people outside their missionary network. One of the missionaries tells me: *You are acquainted with a lot of people I don't know. This is probably because they are not part of the church planting. We all know each other.*

With the term church planting they mean the start up of local churches.

Another characteristic of the 'missionary world' is the fact that most missionaries stay for a certain period which can be half a year to several years. In the Bosnacrafts project you see different missionaries being involved through time. It means for Paula that when she came to Zvorina to take over the heritage of some one before her. It means somebody starts something with good intentions, leaves and the heritage goes to the next missionary. You do not start with an empty sheet, but with a project which is already in progress, no matter if it is set up in a way which permits it to be sustainable or not. These projects have already a certain shape and it is not so easy to change this. You could look at the sequence of missionaries as interim managers who come and go.

Bosnacrafts coming into existence: an overview

It all starts at the end of 2000 with an energetic Dutch lady in her mid fifties who happens to be the wife of an SFOR general stationed Bosnia. She wants to come to Bosnia too, in order to do missionary work. She has contacts in Zvorina and through these contacts she meets Carolina, since she is Dutch too. Carolina and Rick are already half a year in Zvorina by that time as missionaries. The Dutch lady wants to do 'something with women' and she knows how to quilt

¹.

Carolina: "So together we started to try things. We started with the leftovers from the humanitarian aid, clothes which even a Bosnian would not want to wear. Transport of cloth was arranged via SFOR. Once we had a transport from Naarden (a Dutch town) and it was brought from Split to Zvorina by SFOR. In March 2001 some Dutch women came from her quilting group or from the church to give training. In the beginning there were about 12 Bosnian women present. The next time there were also women from Sanski Most and Sarajevo. We got into contact with women mostly via missionaries. For some Bosnian women who attended they saw the quilting seminars as "we will probably get money" or they would steal the material to make blouses at home."

For three years these women were making quilts with donated material and selling them on their own. In the winter of 2004, this small group of women under the leadership of a few Humanitarian Aid workers began to get organized with the hope of starting a business. In the spring of 2004, Bosnacrafts was born. (Bosnacrafts executive summary)

I was told by the current missionary project leader that she first had no idea how to help the women. The inspiration to take the step to the set up of a business came from a speaker on a conference, the wife of one of the leaders of the international mission organisation. She had successfully set up a business in Indonesia with cheap material, leftovers from the textile industry. 300 people had jobs and it was good business. This story provided a model how it could work in Bosnia.

Paula: Actually I do not know anything of business. I am a nurse. Actually I do this next to my job as a missionary. Our main goal is church planting and discipleship. This is where my heart is. ... The distinction is 'love'. The women see that we and Bosnacrafts are to be trusted and that we love them. We do not do this for money or profit, because we do not get an income out of it, not even a salary.

I talk with one of the other missionaries involved in the project and she tells me they are all quite busy with the church work and they do not have much time for Bosnacrafts. I ask if it would not

¹ Quilting is a specific type of needlework which is also known under the name of patchwork. It is popular in the USA and in parts of Western Europe.

be possible to have someone working at Bosnacrafts fulltime. According to her, it would be very hard to find a person who would have experience with marketing, trade and crafts to work fulltime. At present the situation is that it would have to be as a volunteer. Somehow, I perceive this as a kind of reasoning in circles. I would say a person with a profile like the above described, would be hard to find in the missionary world, but also in the business world. Why should a professional have to work as a volunteer, since it is a for-profit business? I pose this question to point out the dilemma of Bosnacrafts of standing with one foot in the mission world and with the other in the business world. How can Bosnacrafts make the (complete) step towards a for-profit business? It seems like the donations in the form of free labour, by their very nature, are refraining Bosnacrafts from being a for-profit business. But then, if the start up finance by free labour of the missionaries would not be given, there wouldn't be any Bosnacrafts at all. It is clear that capital is needed in order to make the start-up business functioning on its own.

I notice with missionaries working on business projects is that they have a bible school training, but that they have little business training or experience. Are these business skills required, or does the *prayer, faith and hard work make up for it*, as I read in a success story of another craft's company combining business and mission (Rundle *et al*, 2003:109).

In the project in Zvorina there is some investment in business skills.

Paula²: *"We also had four men from California that came and taught a week-long seminar on marketing that I think will be crucial for our business overall. God uses people with all kinds of skills in His work! I have loved to watch these short-termers come and share their lives with our business and really make a difference in the lives of the people in Bosnia."*

At present Bosnacrafts is still a small enterprise in a pioneer stage facing many challenges. Again Paula: *"We have been in business now for 7 months. I can't believe it has been that long. We have paid 6 months of salaries every month! This is a fantastic success for any business in Bosnia. Many are in business and don't pay their workers! We moved in September into a little place that we call our production site. We have six workers there, planning, designing, piecing quilts and prepping our projects. Then we have about 12 other women that work out of their home hand quilting, making national Bosnian dolls, knitting Christmas stockings from unique Bosnian designs, and knitting regular socks."*

So far, Bosnacrafts has slowly grown under the influence of different people becoming involved, who all enthusiastically gave it their best effort using their skills and experience. The question is if it can develop towards a self-sustainable business. There are many hurdles to take concerning this particular business and mission integration. I will discuss the dilemmas and challenges below.

4.1. intentions of Bosnacrafts regarding the role of spirituality

Bosnacrafts has developed as a result of the concrete need of the church. Many persons in the church are unemployed, since new church members are mostly found through existing contacts, which are people who go to the relief centre which is also run by the missionaries. It is organised as a separate NGO from Bosnacrafts. Until now, the church is depending on outside financing. Underneath Bosnacrafts is mentioned as an organisation which meets material and spiritual needs. Spirituality, even though it is the second goal of Bosnacrafts, is given first priority:

Purpose Statement of Bosnacrafts: Our overriding desire is to create an organization that not only meets the physical needs of individuals but also the greatest need of all, spiritual. With this in mind our purpose will be to disciple and train believers to have a closer walk with God as well as providing an atmosphere where the Gospel can be shared freely. (Bosnacrafts executive summary)

² extracted from newsletter American missionary, project leader of Bosnacrafts, February 2005

Paula explains: *the first goal with Bosnacrafts is evangelistic. The second is job creation; the third is support of the local church. 10% of what we sell goes to the church and to evangelistic outreach.*

Again, the first priority is of a spiritual nature. There is also a strong relation between Bosnacrafts and the local church, which I will discuss in the last paragraph of this chapter. For now it is important to note that the overall goals described above are things that can be done once the business is there. I found less information about the goals with the business itself. From what I read here, it is mostly seen as a means to reach certain spiritual goals. To achieve these goals, there are some conditions for the business:

Paula: *The leaders of Bosnacrafts have to be Christians. We are with six owners. There is Emina and Julba as directors. Julba is responsible for the production site and Emina for legal business and marketing. The other four owners are part of the board. These four, including me, are all foreign missionaries.*

There are conditions regarding spirituality of the Bosnacrafts staff.

Testimony is regarded as an important goal. Bosnacrafts calls it the evangelistic goal. It is carried out in practice by Emina and Julba:

Paula: *The most important goal for all of us is evangelistic outreach. It is a Christian business, Emina and Julba are clear about this, but you do not have to be or become a Christian to start working. The Bible is the guide of the company. Every morning Emina and Julba open up the Word and read from the scripture and pray with the women. They are the only two Christians at our production site. One of the women pulled Silva aside and asked her, "How did you know when it was time to receive Christ?" She is questioning but made a death bed promise to her father that she would never convert. They have had opportunities to witness through the devotions, through questions asked and through their lives.*

In the evangelistic outreach there is the balance between talking about God's love for people every beginning of the day and waiting for women to ask. In the newsletter Paula specifically asks for the salvation of the women working at Bosnacrafts, so it is a heart's desire they will 'be saved' and develop a personal relationship with God. Also she asks prayer for the believers that *they will have lives that shine the love of Christ to the non-believers in Bosnacrafts* in order that they may give testimony that attracts people.

Also for other missionaries the evangelistic goal is the biggest and they try to be sensitive to find a good balance between talking and waiting for being asked:

Carolina: *We do not go out actively to talk about Jesus, but people come to us by themselves and they ask us. Then we tell them about Jesus. So, our work is necessary and we can work from different perspectives: with humanitarian aid, or as a church.*

So far, I would say the integration of business and mission in this case takes a form where spirituality is given a central role. The priority is on achieving changes within the personal lives of people which the missionaries meet through the business. The business is mostly mentioned as means to reach people.

4.2. the role of money: for-profit donations?

It is evident that for the missionaries spirituality plays an important role in their business practices. This is reflected in the meaning they attribute to money. Money, or having the lack of it, is symbol for their dependence on God for the success of their business as is stated in the following quote from the February newsletter of Bosnacrafts: *Please pray that God would provide the capital needed for Bosnacrafts to get a solid foundation.*

Investment versus donations: two different rationales?

At present Bosnacrafts is in need of financial means in order to continue the business. Let me introduce the logic according to which funds are sought by the following part of Paula's newsletter: *Bosnacrafts has now used up the capital we had. None of us on the team raised the amount of capital we had hoped for. However, we always had just enough to pay for registration, supplies, and the furniture needed to get started. We have gotten tons of donations in material, quilting supplies and sewing machines. What a blessing for us!!! However, we are going to need more capital to keep us on our feet especially because of the extra cost going to the government (taxes and high costs for registration). We feel that if we could get a hefty amount for our first year, it at least gives us a chance to get our production and sales in line. As a team, we are also committed not to borrow or go into debt. We are praying about one of our team members taking a trip to California to set up the import end of the business and to raise some business partnerships with Bosnacrafts for more initial capital. Other team mates will be doing some fundraising as well in May in Kentucky.*

In this text I see that (in economic terms) investment is needed. This *capital* is sought in the form of (non-profit) donations. It seems to be a mingling of economic activity and charity. Most of the donations come from the USA, but also from Holland. Even with the donations, it seems difficult to get the business going by itself. The financial problems are on the shoulders of the ex-pats. They are the ones trying to find new donors. The best ones at the job would be the Americans probably, they can make full use of their network. This cannot be done by the Bosnians. They probably would have a hard time getting a visa to go to America or other Western countries. But, at the same time the business comes more and more on the shoulders of the ex-pats, while the goal is to hand it over to the Bosnians.

I discuss with Paula what she means with no lending or no debt, as it says in the business overview. She doesn't know about the lending, but the debt is like they don't want his, because they don't know if they will be able to pay back. This is a heavy load on them. To have a business which is not working and to have debts on top of it, that is something they not want. The 20.000 dollar they still need should be donated, not loaned.

From a business perspective it seems quite normal for a starting business to invest money. This is done on the basis of an expected profit in the future. It is taking risks. The money can get lost. For Bosnacrafts the invested money in the form of donations can get lost too. Yet, the starting position is different. The missionaries are not investing their own money. Also they are not dependent on the business for their income. So, are they actually business owners then? Here is an interesting remark from Paula, which I used also earlier in this chapter: *We do not do this for money or profit, because we do not get an income out of it, not even a salary. The distinction is 'love'. The women see that we and Bosnacrafts are to be trusted and that we love them.* To me it is remarkable that the strong point of doing the work voluntarily, out of love, is also a weak point in the sense that it can be questioned if they are whole heartedly business partners, fully involved in the businessperson of the business. This is what the advocates of the integration of business and mission, in their 'tent making' debate (see 2.3.) are doing.

the mixture of relief and business rationale in practice

Within Bosnacrafts the missionaries are members of the board. At the same time they are leaders in the church and also involved with the relief work in the downtown centre. They have different roles concerning money: giving it to the poor and needy and at the same time work with people on an employer basis. This causes frictions, which were together debated in the initial phase of Bosnacrafts, when the women were still working at home. :

Carolina: After our first week of training we decided to change something. The women who came had to pay a kilo price for the fabrics. This resulted in a lot of protest. You know, we had this group of women who were involved and we discussed everything together at somebody's house. They said to us, you get everything for free, so why should we pay.

This seems like a result of mixing business and help/charity too much. Dilemmas occur.

Carolina: *They had to pay 50 km cents per kilo. We had to negotiate about this with them. I was not so good at it especially not in Bosnian. It is so easy not to understand each other.*

My question: What were your arguments?

Carolina: *Well one of them was that we wanted them to treat the fabrics with more respect. After a meeting the fabrics were a mess and everybody just took as much as she wanted.*

Linkages with the church

Bosnacrafts is one of the projects the missionaries are involved in. They do this project next to their other missionary work and relief work. Downtown they run a relief centre which provides help to the needy and they are closely involved in the organisation of the local church. There are prayer groups and bible studies. Through the missionaries all these activities are closely connected.

Bosnacrafts as a company is strongly linked to the local church by the missionaries and also the two Bosnian directors are active members of the church. On top of this part of the profit (10%) goes to the church. Paula in her e-mail to me: *The mission started it. I began it with 2 Bosnian women. It is linked to the church in that we want to use our profit money to help support local ministries and also we have offered several women in the church with Bosnacrafts.*

The Purpose Statement of Bosnacrafts shows the strong link between Bosnacrafts and the church. Bosnacrafts creates jobs for church members and these can support the church financially. *Our overriding desire is to create an organization that not only meets the physical needs of individuals but also the greatest need of all, spiritual. With this in mind our purpose will be to disciple and train believers to have a closer walk with God as well as providing an atmosphere where the Gospel can be shared freely. This purpose is tied to the development of churches. We desire to see the churches that we help start, grow to be self sufficient. Without an economic base that seems almost impossible. Individuals have no money to support ministries and or individuals, be it pastors or missionaries they send out. Bosnacrafts will create jobs and income for some church members that will enable them to tithe and help support a growing ministry. We see this as a trend that could spread across the Balkans.* (Bosnacrafts executive summary)

The strategy of the marketing of reconciliation and its dilemmas

One of the strong points of Bosnacrafts and the local church is the fact that four ethnic groups are represented: Bosnian Serbs, Bosnian Croats, Bosniacs and Roma. It is one of the goals of Bosnacrafts. Also it seems to be a strong marketing instrument. Customers do not only buy a product, but also have a feeling of supporting a company which actively supports reconciliation. People want to buy for the bigger purpose than just money involved.

As a consequence most buyers are foreigners: SFOR soldiers and missionaries or foreign visitors. Materials are donated by American and Dutch private quilters. These materials are transported to Bosnia by missionaries and visitors. The customers are mostly evangelicals themselves. There are several million in the States, so there are market opportunities. Until now there is a non-commercial network of suppliers and of buyers. The financial motor of Bosnacrafts is donations on both sides of the production line. There is a search going on for new markets. In my opinion interesting markets could be searched in Bosnia, for instance the ex-pat Bosnians who come home every summer to their rebuilt (vacation) houses. Probably, they would be interested in other products than Christmas stockings, and maybe they would be less interested in the reconciliation story, or maybe they would be very interested. They have money to spend, that's for sure.

The dilemma is that Bosnacrafts, in its present form, is depending onto foreign suppliers and markets who probably buy the products out of a feeling of 'helping'. Again I notice a mixture a business and relief. Is this interwovenness a strong point or a weak point for the future of Bosnacrafts?

4.3. moral principles cause dilemmas

I found that the missionaries in Bosnacrafts and also other missionaries I spoke to all mention moral dilemmas as the issues they struggle with. They often debate what is 'right' to do. One of the issues is how to deal with government. Taxes are high for companies and especially for start-ups the economic climate is discouraging. According to the missionaries the norm seems to be to work unregistered. This is what they do not want to do, because they see that as being dishonest. Their executive summary starts with a phrase from the bible which states their values:

A good name is to be more desired than great riches, Favor is better than silver or gold.

Proverb 22:1

(Bosnacrafts executive summary)

In my contacts I hear the dilemmas which they face as a result of their principled stance. *It would be very sustainable if we did our work under the table. We will end up paying the government more every month in taxes, pension, etc. then we do salaries. That is killing us! ... We know this is God's business and He will have to make it succeed because I don't know that we can. We are trying to do everything legally which I believe hardly anyone does because the government chokes the life out of small businesses, which is really a shame. It is still very much communistic mind-set. The government bookkeeper says we have to keep our own separate internal books to pay them. Sounds fishy!* (Paula in an e-mail to me)

The dilemma, as experienced by Paula and her teammates: *Most businesses, even when they are legal, do a lot of things under the table. They have to, in order to survive. I think the government takes that into account. It is kind of like being a teacher and knowing that most of the class will cheat, so you raise the grading curve really high. That is hard when you play fair. This has been the most discouraging thing for us so far. We know that we could easily sell our products on the side and provide a good income for many families.*

To stick to certain principles like *playing fair* is for Bosnacrafts more important than the financial success of the business. For them a successful business is one where principles of *fair play* are implemented. Paula also relates the dilemma to her relationship with God: *...I find myself wondering often how we will make it. I have never personally been so challenged and had to depend on the Lord like this before. I have begun to comprehend just a bit more what it means to walk in a total unknown trusting only God for the journey. ... Even if the business closes, because we were not lying like the rest, we should not do it (not play fair). Once you start with lying, there is no end to it. We have to be different from the other. God can do something like that the inspector will look the other way.*

Bosnacrafts workers are not a homogeneous group. The dilemma cause discussions on the work floor since the Bosnian directors and the Americans involved have a different 'moral' background. At least this is what I am told by missionaries like Paula:

I discuss with the directors (two Bosnian women) how they can run their business according to Christian principles: honest and trustworthy. It is hard. People here are not used to that. It is normal to lie and cheat. This is not changed easily. The morality is being built into the company and it needs time. The smallest things are discussed and need to be thought through how to do it according to the bible, because it is normal not to do that.

The moral dilemmas have a different tone then in 'the West' since applying moral principles can have serious consequences for people's (weak) income situation. I want to illustrate this by the information Carolina gave me.

Once we had a service in the church about the 'Ten Commandments'. One of them is: do not steal. (Exodus 20: 15) This caused a lot of discussion in the church. People said they needed to do this (to not pay their taxes, to ask for money under the table) in order to feed their families. "How else can we feed our families?"

The fact that it is debated in church is a sign that it is a sensitive topic. At the same time it underlines the perceived freedom to 'formulate one's own opinion', which I have mentioned as a characteristic of the Protestant - Evangelical thinking. It is debated how moral principles can be 'matched' to the present Bosnian situation.

Carolina mentions another example of this sense making process regarding moral principles. This time it refers to the issue of registration of a marriage. This can diminish people's income situation too:

We found out that a couple was not married at all, though we assumed they were. Here they live with a small pension, of about 35 KM and there is something like a widower's pension. If you marry legally, I guess the pension of the woman will be stopped, since the man will be assumed to support her. If they marry legally they loose this money. In the church, we (the foreigners?) thought this was a principal issue. I know in my church in Holland people live together without being married legally too, but still we thought it an important issue to teach them, to marry legally. There can also be other ways to get access to money. The woman joined our quilting project. The problem with her was that she went too much for production only. She was paid per finished piece. The quality of her work was not good enough. She was thinking 'Caroline will sell this anyway', but it was so bad; I could maybe sell it for 5 KM, no more. So in the end she quit with the quilting.

What is clear to me is that the missionaries I have met tend to want to implement certain moral principles which are regarded by them as sort of 'moral absolutes'. They have a strong drive to be different than the other. According to me this refers to the issue of 'testimony'. They perceive they have to show what *Christian principles* are by not only reading about them, but also implementing them in their daily lives. They want to testify by words and deeds. The implementation of these moral principles causes frictions and debate about fundamental issues like 'what is lying'. They see these debates as valuable because it stimulates people to reflect on issues and formulate their own opinions. They consider it a legacy of the socialist system that people are not used to doing that. The people involved in Bosnacrafts seriously try to establish a - what they call- '*unique work environment*' in Bosnia. With their small scale business they try to contribute to a societal change. As a consequence they face some difficult dilemmas.

matters of trust

Morality issues like *fair play and honesty* are closely linked to issues of trust. Trust or the lack of it, is often mentioned by Bosnians and non-Bosnians as a fundamental problem for Bosnia. I am also often warned not to trust anyone.

Paula: *I have never found out that Emina and Julba were lying to me. So far they are trustworthy, for I am told to not trust any one in Bosnia.*

This matter of trust is also visible in the legal organisation of Bosnacrafts. In Bosnacrafts 49% of the company is in possession of the two Bosnian directors, 61% is in the hands of the four missionaries. It is explained to me that: *we still have 61% in the Bosnacrafts business. We also think we should not bring the women directors in temptation. The two Bosnian directors are of different ethnic groups.* The missionaries want to have control over the business because they are uncertain if there is enough trust between the two directors for sustainable cooperation. Trust is perceived as something that takes time to grow. Business arrangements like the amount of shares in the business are, for the missionaries, a parameter of the growing of trust.

Also among the employees of Bosnacrafts, trust is an important issue which takes a lot of time to develop. I ask Emina about how she finds employees.

Emina: *It is a lot of work to find women. It takes several days a week. I go to the job office to ask for names and addresses of women who are registered. I have had some women who came over to see our workplace, but no one so far wanted to work with us. This has to do with privacy. In the end they do not trust Bosnacrafts. It is too unfamiliar. The women who work with us now are family and acquaintances.*

We desire to employ workers from all ethnic backgrounds, building an atmosphere of unity and care for one another (Bosnacrafts website Outline). This seems hard to achieve in a society like Bosnia when there is a lack of trust.

I want to mention one more example which shows the processes of sense making of the missionaries concerning the issue of trust and moral principles.

One of the team members: *When I was in the States an American friend, owner of a company, a psychiatrist and supporter of our work came to me and asked: do Bosnians lie and steal? I laughed, why do you ask? The man told in his business he had a Bosnian man and a woman and they had them video taped while stealing items from the company. They denied that they had stolen and they kept denying, even as they were shown the video. There seems no point in denying. So, why do they do this? The psychiatrist called it a-moral lying. They had no conscience. Moral is a core value. But for them it is not lying what they do.* This is a very ethnocentric remark about Bosnians. The only thing I want to point out about it is that moral principles like honesty are perceived as core values. The missionaries cannot understand and accept what they see as lying and cheating of Bosnian people. They try to make sense of this as a sort of 'unawareness of moral principles'. It is clear they struggle with moral principles and trust is a central issue in their sense making processes.

4.4. some reflections

The question for Bosnacrafts is if the missionaries are 'truly' working alongside the Bosnians or do they more have the role of teacher or coach? The advocates of business and mission see a distinction here, which is expressed in the following statement from the book 'Great Commission Companies': *It was a teaching ministry, but not a discipleship (Rundle et al, 2003: 39).* This quote points out that for the advocates a shared life through working alongside people is important. They opt for maximum business involvement in the form of everyone receiving an income out of the business. The way Bosnacrafts is set up now, this would put Bosnacrafts into the red figures immediately, even if they would pay local salaries to the missionaries. Also the advocates will probably question if the business is financially not more existing on donations than on profit. Though intentions are for the Bosnians to own the business, this seems far away into the future.

In the chapter about the forerunner's rationale I have already introduced the concept of 'tent making' and the business 'being real'. In Bosnacrafts I sense a tension field between the aim to achieve a financially successful business and the aim to achieve changes for the better in the lives of the ones involved. This tension becomes visible in the debates about moral principles.

To live honest and righteous is considered as more important than the financial success of the business. The missionaries consider this tension field as two choices of which one is good and the other is wrong. In the next chapter I will explain that entrepreneurs tend to see this differently.

future dilemmas of Bosnacrafts?

The church planting team of missionaries has almost reached its goal in Zvorina. A local church is established with promising and capable Bosnian leadership. This means the missionaries have plans to go to another place to start a church. What about the platform? Do the economic activities they support have the same rhythm and pace to be sustainable after this period or does it need longer attention? Can the ex-pats step out without Bosnacrafts going downhill? In what time period can Bosnacrafts be a Bosnian business? Missionary goals and business goals seem to go two separate directions. Will Bosnacrafts be crushed in between?

The aim of Bosnacrafts is to develop a strong business. This might be hard though.

Bosnacrafts continues to look toward to the future and we envision a thriving business that will sell products both domestically and internationally. We hope to expand by having cooperatives in villages and cities around Bosnia. (Bosnacrafts site outline)

a split personality needed?

The missionaries are aware they are working in the middle of dilemmas and controversies. The following bible text seems to provide them with some form of (biblical) legitimacy for how they are operating. This text is mentioned to me several times by missionaries in a joyful manner.

Behold, I send you out as sheep in the midst of wolves; so be wise as serpents and innocent as doves (Matthew 10 verse 16, Revised Standard Version).

The text legitimizes uncomfortable feelings towards unfamiliar behavior by making a difference between wolves and sheep. It explains misunderstandings and perhaps also lack of trust. In the second part of the text there are two totally different animals mentioned which are both images for 'how to behave'. This legitimizes controversy. It is referred to as something like be open to every one, but do not trust any one: be sharp.

For Rick, the missionary who has returned to Holland, the text has another meaning:

In Bosnia you have to know how they are gonna trick you. You must know how cunning they are. By being smarter, you are protecting them from themselves. Somebody told me this verse: "You may hurt some one, but you may never harm them."

Actually when we got back from Bosnia, I sort of had a burn out. I had been operating for months out of my comfort zone. You can do this for while, but not too long. I do not deal well with these two sides. You see it also in the church. When they come to Christ they are not changed. That takes time. We have Christian values in our culture, they do not.

This reminds me of what a Dutch missionary in November 2004 told me: *The bible says to love each other. It says nowhere to trust each other. Trust is something that has to prove itself.*

5. The entrepreneurial rationale: business as a means

For me, money is not the goal. It is a means to help others.

*Make sure that a pastor never becomes the manager of an enterprise.
These are different professions. You cannot turn a missionary into an entrepreneur.*

In this chapter I try to unravel the entrepreneurial rationale concerning mission: what entrepreneurs find important, their logic of thinking and how they make sense of their own activities in connection to mission. The quote above which I have heard in various forms by some of the entrepreneurs I have spoken to, suggests there is a separation between business and mission. I build up the description of this rationale around one of the Dutch entrepreneurs who have a more or less worked-out vision on combining business and mission. Hans Hamoen is a specific type of entrepreneur who has set up a non-profit organisation World Partners. BRON has been working with this NGO from September 2003 to the summer of 2004 on a feasibility study for the set up of a poultry business in Bosnia. This resulted in the advice to look for other business opportunities matching better to the initial vision of both the (American) client and BRON. As a concrete example of the World Partners approach I describe the development and organisation of an enterprise which they have supported in the Ukraine, since I could not find such a case study in the Bosnia. After the first paragraph about World Partners I enrich the analysis with the input of five more entrepreneurs of different backgrounds who have been involved in Bosnia. Sometimes they had quite outspoken ideas about the research topic. My conclusion is that entrepreneurs tend to have a different view on the ones they work with than development workers (chapter 6) and missionaries which I described in the previous chapter. Keywords are 'own responsibility' and 'independence' which they 'naturally' attribute to themselves and to others. This means in practice that they do not let themselves be managed easily and they are attached to their independence. This is visible in the way they have outspoken and opposite opinions about the topic of integration of business and mission: they are either strongly opposed to mission and they do not see in a role in this for themselves, or they are working hard to spread their ideas about integration. The entrepreneurs I spoke to, are mostly involved through aid and relief organisations, and see their activities as 'help', not as profitable operations.

5.1. World Partners and the Ukrainian enterprise

The official start of World Partners in 1994 is like a new step in a slowly developing process. Hans Hamoen, the chairman, has been involved for many years in bible smuggling to Eastern Europe, during the time of the 'iron curtain'. In those years he already sees that this activity can be done more efficiently when combined with setting up enterprises and trade connections. For him, the need for bibles, act as starting point to set up enterprises in several countries. Hans: *Well, this is how I started and that is why I call myself a 'bissionary'. For most entrepreneurs profit is their driving force. Profit is not my driving force. For me, as a result of the bible smuggling, my driving force is 'to try to reach as many people as possible'.*

In 1994 the decision is made to set up World Partners as an organisation to support local churches with the establishment of local businesses. There are several reasons to set up World Partners in the form of a non-profit NGO:

Hans: *in the first place, it all became too big for me alone. Secondly, I did not want to keep my ideas to myself. Most entrepreneurs are busy in their own companies. I wanted to spread my ideas and set up projects which can be copied. I want the companies which I help, to become self sustainable after a few years. Other entrepreneurs see those companies more as branches of their own enterprise. I have a difficulty with this. I call it colonisation. I had that already as a child. I remember we had a mission project at school. I received a cardboard box to put in my savings. If you put the money in the box, the black child on the box started to nod 'thank you'. A child does not have to nod 'thank you'. It is wrong.*

World Partners is set up apart from the private enterprises of Hans. They are organisational separated, but his entrepreneurial experience and his contacts he uses for all his activities. In practice World partners and his private enterprises are strongly intertwined.

principles of World Partners

Hans earns his livelihood with his own enterprises; the work for World Partners is done on a non-profit basis. World Partners wants to have a facilitating role in the enterprises they help to establish. Business contacts and trade experience are used to support the set up of enterprises in other countries to support the local church and create jobs.

Stimulating local entrepreneurship in developing nations requires close collaboration between the business community, development organizations and local partners. Each partner contributes equally and valuably in the establishment of effective business initiatives. It is World Partners' role to bring those parties together (World Partners, 2005).

In practice the stimulation of local entrepreneurship means that the first investment years, when there is no profit yet are financed with 'investment money' from donors.

Hans: *This is done through donations of entrepreneurs or churches. Sometimes they want their donations back as investment, sometimes not. One of our principles is that all invested money should be earned back. If not, it is dishonest competition. The returns go to investment in other projects.*

All invested money should be paid back by the local enterprise. **Donations are in the form of loans.**

World Partners uses texts from the bible in order to explain their motivation. There are some specific texts, which are all from the Apostle Paul, which point to a belief in self-support and economic activities:

If anyone will not work, neither let him eat. For you know how you ought to imitate us. For we did not behave ourselves rebelliously among you, neither did we eat bread from anyone's hand without paying for it, but in labor and travail worked night and day, that we might not burden any of you; ... to make ourselves an example to you, that you should imitate us (World English Bible, 2002).¹

This text relates to the 'tent making debate' as I have sketched it in chapter 2. World Partners takes the route of the ones who believe in self-support and independency from outside financing. They want to show people they have to work for an income.

One of the core values for World Partners is '**own responsibility' and independence**, which is already mentioned by the strong aversion to 'colonisation'. For Hans this core value is also applicable to the use of money in the projects he is involved in:

Hans: *Money is the great temptation. I see it happen a lot with businessmen and I also saw pastors do really strange things once money was involved. The greed for money has an enormous power. But for me, in the end, it is people's own responsibility how they deal with it. I want to point them to the risks, but I do not want to be paternalistic. There is a danger that we do that as foreigners. There are many dangers and I thought about it, if I should not make rules and give them to people, but my vision is that people should develop their own route... It is wrong to bind people to you. It happens a lot, sometimes in churches too.*

In this quote many issues are mentioned: the meaning he gives to money and how he views people as being independent and capable to take responsibility. This is also something that he wants to see at the country level. In his eyes foreign aid has its downsides, namely a lack of independence for the ones who receive aid.

Hans: *Business and mission means for us that people earn their own income and that they can take care of themselves. This week I had a meeting about an orphanage in the Ukraine: 300 children are totally dependent from foreign aid. What will happen if a new government comes which throws out all foreigners? It is much too vulnerable. We want the people in their own country*

¹ II Thessalonians 3:6-16

to have jobs and they should be the ones taking care of an orphanage. It is much better. It should not be dependent on foreign aid.

World Partners has **'giving'** as its goal. For them, this is closely linked to a mutual responsibility of 'the givers' and 'the given'.

We ourselves have as slogan 'to give', but we expect people to be responsible at the same time. We are quite sceptical towards aid, because much foreign aid that comes into a country makes people dependent.

I ask Hans to explain the principle of 'giving'. For him it has a spiritual meaning.

That question is difficult to answer. It is something I have discovered. It is a spiritual principle.

God has given everything to us, even Jesus. He was totally abandoned by God at the cross because of us. In Hebrew 5 or 6 it says that Jesus learned obedience and because of this he is a priest after the order of Melchizedek. That attracted my attention: by giving you learn obedience. Also, for Jesus, giving was joyful. I meet a lot of entrepreneurs with money. They do not want to give. They all have their excuses like 'it does not help to give and people do not want to work...' , but actually, these entrepreneurs miss out on something, namely a fantastic experience of God if you start to give. Also my father was a generous man. I think without his example it would have been more difficult for me.

World Partners also looks for **'implementation of' spirituality** in the enterprises they are involved in. They try to look broader than just business alone. They try to involve all aspects of human life, material and spiritual, in the projects they are involved in.

I want to illustrate this with the answer Hans gave me when I asked him what he looks for in the initial phase of a project.

Hans: I try to find someone with a good spiritual attitude and with capacities. I go look in the churches if there is a good pastor, a balanced person. Then I try to find a sparring partner who is good in business. You should not do everything by yourself. This is what I learned in my business as a tradesman. I have learned to trust people and that is not easy for a businessman. I trained myself and trading is in my genes.

One of the workers: we act out of our motivation and belief. We bring people hope, by work and goods and by spiritual development. Why should we keep that to ourselves? We believe God has good intentions with people and if we listen to Him, we will grow spiritually. Both the material and the spiritual are important. Maybe, it is the case that when we grow spiritually, we will also give more to others.

World Partners is also interested in the trajectory after the business is running.

One of the workers of World Partners: We talk about this a lot with the people, because how are you going to give to others, if you are financially capable to do so? That is the purpose. I think World Partners is unique concerning this aspect.

World Partners: example of an enterprise in Ukraine

In West Ukraine, close to Novo-Volynsk, World Partners is involved in the set up of a commercial farm of 200 ha. Social, mission and business aspects are combined. The expectation is that this year (the fourth) the project will start generating profit. The project involves the growing of lettuce, potatoes and beet. This year a glass house will be built to produce year round. Part of the workers are ex-drug addicts.

Hans: *we also want to set up a wood and metal workers shop. The idea is that the products will be sold. We opt for profit optimisation, not profit maximalisation. You can't work fast with ex-drug addicts. Turnover is now about 250.000 euro. There is about 10 to 15% profit. That makes about 30.000 Euro. It is not much yet, but it is also not a large company.*

One of the workers of World Partners I ask if this project is business or help.

It is business for sure, but there is a dimension of help. There are now 8 ex-drug addicts who have got another job since they started with us. So we have room for new ex-drug addicts.

Also I ask who is financing the first years without profit.

This is done through donations of entrepreneurs or churches. Sometimes they want their donations back as investment, sometimes not. One of our principles is that all invested money

should be earned back. If not, it is dishonest competition. The returns go to investment in other projects.

Hans: We cooperate with the local church. They are responsible for the resocialisation project and they do the spiritual element. At the farm they do the work part. Evangelism works as follows: the church has a good image because of the farm. Every week, new people come to church. About three people every week convert. The church has a good name. There is a waiting list for ex-addicts. Noe, there are about 25 to 30 ex-addicts which are about 50% of the workforce of the farm. It is hard to estimate since we have seasonal labour.

The church and the farm operate next to each other. The company is a purely economic project, separate from the church. You see this go wrong a lot of times. If there is a leak, I want to be able to find out where it is. That is why we keep things separated financially. It is one thing to have losses, but it is another when you cannot find the reason for it.

With one of the workers I try to summarize aspects of profit in this project:

- because of the farm, people have jobs
- with the jobs, they can support the church financially by themselves.
- A Christian company has a positive influence on the morality of a society
- Resocialisation of ex-drug addicts saves state money
- The development of business gives people hope for improvement of their living conditions.

I spoke to an entrepreneur who was involved in a project in Ethiopia where local church and agricultural enterprise were too much connected in the beginning. It is not easy to run a company together with a church board. I look at an employee to see if he is technically good. The church board asks if the person is a good enough believer. Later the company stepped out of the church and started to function on its own. The separation of church and enterprise seems crucial for the success of the enterprise. This suggests that organisationally business and mission should not be integrated.

5.2. notions of mission and spirituality

In the previous paragraph I have wanted to highlight some of the principles of World Partners and the Ukrainian enterprise. This represents one view on the integration of business and mission. I have also spoken to some more entrepreneurs who are involved in Bosnia. From here I will broaden the analysis and see how in the entrepreneurial rationale specific issues are viewed. One of the issues is if entrepreneurs see for themselves a role in mission. For Hans Hamoen it was clear. He calls himself a 'bissionary' which suggests and integration, at least in words, of integration of business and mission. Other entrepreneurs are quite sceptic about mission and they do not see a role for themselves, though they stress the importance of living a live according to Christian principles and they do want to 'testify' of their faith when being asked. They have a certain image of mission in which they do not see a role for themselves. For them business and mission are two separate things. Underneath I will present some notions about mission.

One of the workers of World Partners: there are some strange things in traditional mission. In other countries principles are common like sharing. Then, a missionary arrives who has his own income and he does not share it. Also, he has no profession, you never see him working, et has income. That is strange. In those countries there is much skepticism about mission. But, if you create employment and give people hope, there is less suspicion.

Roelof, one of the entrepreneurs I interviewed:

According to me, mission and doing business are two separate things. I am not involved in mission. I can only tell of my own mission and how I see this. I give help to stimulate the economy. Out of that vision I set myself concrete goals. I hold people there (in Bosnia) responsible for these goals too and I stick to them. This meant, for instance that a certain deal with a Bosnian cement factory was blown off. It could have generated 50 jobs.

Another entrepreneur, Len, sees 'missionary qualities in himself when there is no missionary around.

... and, look, I am not a theologian. I am busy with the material matters, the missionary with the imperishable matters. But when the missionary is not around, I do it myself. Once, I had a conversation with a Muslim in Bosnia who I advised on his business future. At a certain point I asked him: what is your goal with your life. He answered: God, family and health. He told me he wanted to do good things in order to earn his place in heaven. Then, I could tell him that my place in heaven is already earned for me by Jesus, so I do not have to be uncertain about this.

Another entrepreneur, Jan, put great emphasis on 'being', as opposed to 'testimony by words'. *I want to be known as a Christian, but not every day that word on my lip. We should not do mission. It is too difficult: only answer when being asked. I do not recognize the profession of 'being missionary'.*

There is a certain 'bad' image of missionaries that comes to the surface by what Jan says. I did not ask further during this talk and also I did not meet the 'bad' mission in practice during my fieldwork. I found a passage in an essay of Lynn Green which might come close to the 'bad mission stereotype'.

The mostly-young evangelists displayed an embarrassing ignorance and assumed superiority to the Christian traditions of the peoples they were targeting. In nations where the Christian message first took root in the second or third century, they branded the Orthodox faith as a satanic deception. Their approach was confrontational and offensive. When their street preaching was greeted with resistance, on occasion they condemned their audience as worthily destined for hell. Even though those "evangelists" were not representative of the majority who went east at that time, the documentary about them served to reinforce a popular stereotype of evangelism. As a result of that kind of caricature, many people today have insufficient knowledge to be able to distinguish between appropriate evangelism and confrontational proselytising. So it is understandable that evangelism is at least frowned upon and often legislated against in much of the world (Green, n.d.).

Both Len and Roelof mention: living and working in accordance with biblical principles.

Roelof: *for me it means being trustworthy. If people notice it and tell me about this, I tell it has to do with my background as a Christian. If people ask me I explain why I do it.*

Len mentions principles like: to dare to be the least, to show what forgiveness means, to be righteous, to do as you promise. Some of the entrepreneurs prefer a 'testimony by deeds'. For all of them this comes first.



Figure 5.1. *example of rural economic activity in Bosnia: a pig's stable*

the role of spirituality

I explained in chapter 1 that I see spirituality as the perceived relationship with God and I mentioned prayer as one of the tools to maintain this relationship. According to Hans, entrepreneurs might not be the fantastic prayers who take specific time for it and bend their knees and ask the Lord what to do. Entrepreneurs might not always consult God.

It depends on what your perception of your relation with God is. I just put my day in his hands and then I tell him the decisions I want to take that day. Not all decisions I make are good. But if 60% is good and 40% wrong, we say we are heading in the right direction. With so many people involved, you cannot make good judgements beforehand. There are disappointments, but the enthusiasm is big.

Hans considers prayer as a lifestyle, something he does along his other activities. Some entrepreneurs set specific time apart to be involved in prayer.

Gert: for me the bible is my handbook in making decisions. Secondly it is prayer. It is like a conversation as we have it here. I talk to God and he talks to me. If for instance in one week three different people say the same thing to me, it might be God wants to tell me something. He speaks to me directly through the Holy Spirit. I get up early in the morning to talk to God.

Others do not so much 'consult with God directly'. According to Len there are many questions to ask and decisions to make: what do I tell about my competitors, do I go to fairs on Sunday, do I lie in order to get a client, what do I do with environment?

To ask the question, means you have to answer it yourself. My experience is that in asking myself 'what would Jesus do' I am on my way to try to give meaning to being a Christian, even if all answers are not written out in the bible.

Entrepreneurs, with their down-to-earth attitude, can be a little bit allergic to too much spirituality. For them this means to ignore one's own responsibility and they highly value this principle. This allergy is illustrated in the following quote of Hans Hamoen:

The problem is that most enterprises which are run by mission organisations are not led by businessmen. Things get difficult and then they 'put their trust on the Lord'. What should be done is a thorough organisational and financial check up of the company. It is normal to do so. You also clean your house thoroughly every few years, don't you?

In this statement I hear a certain tension between focussing on spiritual or on material matters. It is okay to pray, but do also use your brains or those of others, who have experience, to clean up a business.

I will explain how entrepreneurs use the bible, as another form to be in contact with God, in paragraph 5.4. There I will describe it in connection with the issue of money.

5.3. entrepreneurial perceptions of themselves and of 'the other'

In order to better understand reasons of entrepreneurs for their activities I have tried to find some common characteristics of entrepreneurs. Of course, every person is unique and some entrepreneurs pointed out different types of entrepreneurs to me. One likes to work in an orderly manner, others want more freedom and 'chaos'. The entrepreneurs I spoke to were all the type of entrepreneur who likes to pioneer and try new things. Entrepreneurs can also be quite energetic. Hans refers to this by mentioning that there are people who could not keep up with his pace when they were travelling with him. This makes him point out that entrepreneurs tend to 'overrun' people:

Sometimes I hear things from people they do not like about me. They tell me only afterwards. Sometimes I am really astonished, because this was not what I intended. According to me, they could have told me directly. I choose to be positive. I once heard somebody speak about an ice breaker. All force is in the front and you meet many problems. I recognize this and its part of the game to meet problems. As a matter of fact they give me energy. If things do not seem to be

possible, my creativity is being activated. I think it is inherited. My mother was also a very energetic woman. When she was 94, she was busy making plans for the future.

The strong points of entrepreneurs can be their weak points at the same time. A missionary told me about the 'overrunning' strength of entrepreneurs that it needs people with enough authority to tell them that their ideas are not going to work, if this is the case. The businessman needs people who carry out his plans and who manage them:

I worked with such a businessman and he costs me a lot of energy. He saw chances everywhere and he was usually pretty convinced it was the right idea at the right moment, which he expressed like: we cannot let this chance pass. It must be guidance from God.

Also entrepreneurs told me themselves they are hard to convince, but once they are, they can change direction easily and are quite flexible. Entrepreneurs tend to have less attention to a thorough analysis of a situation, since they like to think quickly and act upon it. They tend to try many things and at least some of their ideas will work. This seems like an acceptable way to work for someone with lots of energy. For the ones with less energy, they maybe try more 'the exclusion of risk' approach.

Another issue which might hinder entrepreneurs is their competitive attitude. Hans pointed out that he wanted to share his idea, though friends advised him not to do so. Entrepreneurs have a tendency to stick to their own businesses since they have maximum control that way. At least, this is what I picked up from my research. What I did find out is that entrepreneurs set up their own private NGO's in stead of joining up with existing ones.

All in all, I see entrepreneurs –with their entire energy- try to do what they are good at. They will go for it. One of the entrepreneurs: *for me, money is not the goal. It is a means to help others. If I really go for this, then I can mean a lot to other people. I will not stop working as long as I am healthy, because most of the times I really enjoy what I am doing.*

In their relation to others, entrepreneurs consider others as people who are capable of taking their own responsibility. They want to help, but not take over. They like to work with mutual agreements and they expect others to stick to them. If not, the deal is over. In the Bosnian context I heard quite some stories of agreements that were broken by the other party and the entrepreneurs have learned to not trust anyone, as they have told me many times. Trust and trade are seen as two issues that belong together.



Figure 5.2. example of economic activity in Bosnia: poultry farm

5.4. sense making of money

Entrepreneurs are used to dealing with large amounts of money. In paragraph 5.1. I mentioned that Hans Hamoen sees money as 'the great temptation'. According to him the greed for money has enormous power. Yet, Hans does not want to give money a spiritual meaning like the missionaries tend to do.

Hans: According to me, an entrepreneur who makes profit is just as dependent on the Lord. That has nothing to do with the involvement of money. They put too much attention on that. According to me, you should just be sensible with the available means. For me it is, how to put it, just too pious.

This statement expresses 'the normality' of paying professional attention to financial matters. Money is just always involved, that is a neutral fact. There is nothing supernatural or spiritual labelled to it. Maybe, since entrepreneurs are trained to working with (large amounts of) money, for them it is just one of the means they work with.

Sometimes entrepreneurs have developed for themselves principles to work with which they base on bible texts or biblical stories. They use these references and what meaning they attach to it, as principles to work effectively. Gert, who is entrepreneur and at the moment also deacon in his church, has developed the notion that if he does not give money and gathers money only for himself, God's blessings will stop. For him, giving money means receiving God's blessing. This blessing can take many forms. It does not have to be financial.

In our church, we have too much money. That is not good. I advised them to start with giving half of it away. That is one million euros. I asked them to make a plan for this. If Jesus would come back now, we would be like in the parable of the talents. We have buried our talents².

It also does not work, to give away money for self improvement. This is what Ananias and Sapphira did (the story can be read in Acts 5:1-11). For myself, I learned that I should give money away. If I try to keep it to myself, God's blessing will stop. But I still have questions also.

For Gert, what he does with money is related to his relationship with God. It is not related to money as it is, but he sees that if he wants to keep it to himself, it will have negative effect on his relation with God.

This giving of money seems also to diminish the risk of being tempted too much to become too focussed on gathering money only for yourself. For Roelof 'giving' diminishes vulnerability related to money:

In the New Testament Jesus warns us for riches³. It makes you vulnerable. By doing projects in Bosnia as aid instead of for profit, as a result, I get less vulnerable. It helps me to take distance from the more-more-more thinking.

The relation between profit and 'help'

For Len and Roelof non-profit activities make are the best witnesses of God's love.

Roelof sees his activities as help and for him they should be non-profit:

my personal mission is to help the Bosnian economy with my money. They themselves in Bosnia are not active to improve the economic situation. What I do in Bosnia I see as aid and leave out the business. I am happy when the money which I invest comes back. I do not call that business. There is not more in it too. You would better go some where else.

Len's thoughts about this go into the similar direction: *If you go for profit and it doesn't work, they quit. This is not what I consider helping. For me it is wrong to give something, in order to receive*

² Gert refers to the parable in Matthew 25:14-30. The one who buries the talents out of fear of the master, does not even invest the money by bringing it to the bank. All talents are taken away from him and given to the ones who did invest.

³ In the parable of the sower, for instance, seeds sown among the thorns, are compared with the ones who hear the word, but the delight in riches chokes the word, and it proves unfruitful (Matthew 13: 18-23).

something back. Somewhere in Deuteronomy, I am not so good at remembering, it says we should not ask for interest⁴.

I met one other entrepreneur who also worked according to this principle and he told a Bosnian brother (a Christian) that he could lend him money without rent, referring to the bible.

Len is quite outspoken about a strict separation of giving and making profit:

Who really wants to give something, does not want to earn anything with it. Only then, the message of love is transmitted correctly, especially to Muslims. In my eyes, the combination is not credible.

In their eyes things get blurred when help and profit are mingled. This seems like opposing principles. Maybe this has to do with the fact that the ones who focus on non-profit are now mostly working with mission and relief organisations and are not familiar with the forerunners rationale (see chapter 2) They have their businesses in Holland and they are involved with projects in Bosnia next to their for-profit activities in the form of 'charity'.

For World Partners 'taking one's own responsibility' is an important issue. That is for them a driving force to be involved in for-profit business.

Hans: *we have to show people, including missionaries, examples of successful enterprises that really work.*

For World Partners the for-profit work and non-profit work are more integrated since business contacts can be used both ways, though there is an organisational separation in a foundation World Partners. The initial stages of making contacts and get things going are all in one hand.

The common goal of all entrepreneurs seems to be to improve the economic situation of people in Bosnia. They differ in how they view profit. Maybe the question is also: profit for whom? Maybe this difference also has to do with the perception of what it is to be an entrepreneur. It could be related to a negative image of entrepreneurs who only do things when there is a chance for profit. Also the ones who are of the opinion that mission and business cannot be combined seem to be unfamiliar with the ideas of the advocates of the integration of business and mission. I mainly talked to Dutch entrepreneurs and the books I used were more American oriented. This might be one of the causes for the theme not being so known by Dutch entrepreneurs.

5.5. ideology concerning morality: a pragmatic approach

During the course of my fieldwork I discovered that issues of morality are often mentioned by the ones involved in the integration of business and mission. I learned that the missionaries often discussed and debated these issues in deciding what was right to do. When I find out that for the missionaries in Bosnia, corruption -and how to deal with it- is such a big issue, I ask Hans from World Partners what his experiences are and how he deals with it. He is rather pragmatic about it and because of this he experiences fewer dilemmas regarding the topic. Underneath I will describe some of his logic. He first speaks about the Dutch situation.

You have goal and you have to reach it. Then you see all kinds of entrepreneurs, also in Holland, not bothering with ethics anymore. You see that in Holland, where people do not pay their taxes and they have all kind of excuses like 'the government does only wrong things with tax money like buying airplanes' They try to make their actions look good. You see this lot 'op de Veluwe' where there are a lot of Reformed churches. You talk at least about 2 milliard euros then. You see whole villages with beautiful houses and it is all black money.

Hans first nuances the issues of morality as if they would be only Bosnian. It is not a Balkan attitude unless we Dutch are also from the Balkan.

Then he talks about the Bosnian, or the general Eastern European situation.

Well, people have three bookkeeping systems: one for the taxes, one for themselves and another one for other institutions like customs. I do not want to be paternalistic about this. We can try to educate them to be honest. At the same time we need to educate them that they should not let

⁴ There are several bible texts in the Old Testament which refer to this practice. They all speak of lending to 'a brother'. Since they are the laws of Moses, they probably refer to fellow Israelites: Deuteronomy 15:7-11 and 23:19-20, Exodus 22:25 and Leviticus 25:36-37

themselves be robbed by their government. The government sees businesses as beautiful milking cows. Everyone fights for his money.

His idea is to define for your self what fair is in a given situation. There are no clear rules.

Hans also searched the bible for principles concerning dealing with corruption:

The bible has quite a lot to say about the business sector. Corruption in the form of bribery is mentioned. I made a study of this. I lost all my notes, because my computer crashed, but this is what I remember. If a bribe is asked, it is condemned and forbidden to do so. The paying of a bribe is not condemned. I make a distinction here.

If a policeman in Russia wants to fine me, though I did not do it, I will pay him. They have a system there that the man earns it as a fill up of his salary. He gets a salary which is much too low to live on. In Indonesia someone once explained to me how their system works. They have little salary and they pay little taxes. It is part of the system and every system has its excesses.

Hans is quite thorough or clever in making sense of what to do with bribes. Some would probably say he is quite pragmatic about it. Also what I see is, he does not bother himself too much with what he calls 'the system', but puts his energy in reaching concrete goals. I talked to a manager who worked for Philips and who was working in Indonesia to set up a factory about twenty years ago. He shared with me his process of change in thinking about corruption:

I went there being very Calvinist and principled: corruption is wrong. After three weeks I was cured from that thought. We had to start up a factory and we needed machine parts for this. It all went very difficult and it took a long time. So we went over there to collect the machine parts with a bag of money. For me, to start up this factory soon, was also in the interest of the Indonesia.

Hans has a similar story:

If I have to bring over a container of chicken and at customs they ask a 1000 dollar in order to work quickly and if not, they turn of the cooler, I will pay. I am very pragmatic about this. I am focussing on my goal: the poultry has to go the people for food. I do not make a principle matter out of it. I think to call it corruption you talk about bigger amounts too.

For Hans things are not so much about principles like what is morally good or what is wrong. His focus is on the goal of helping people who are in need.

If you look at what Jesus found important and you read in the bible about it, he was essentially busy with sin, but what mattered to him were people. Think of the adulterous woman⁵. He told the others who wanted to stone her, those of you who are without sin, throw a stone first. Jesus looked at the person to give help, not at the system.

What I hear from Hans is that for him morality, as a set of rules without compassion for people is wrong. Also, he has not much interest in systems and institutionalised actions. He is more interested in relations and those are always unique and cannot be institutionalised. For Hans corruption is more related to issues related to 'mafia': organised and institutionalised crime. He does not want to be in a position that he can be blackmailed. He does not want to come under the power of others. This relates to the preference for independence as one of the principles of World Partners.

⁵ for the full story see John 8:1-11

6. The developmental rationale: to help the other

*Development is not and never can be neutral.
It is a concept and an enterprise which is couched in human values.
(Carmen, 1996:7).*

Bosnia has been overwhelmed with help in all kind of forms and by all kinds of organisations after the civil war, most of them foreigners. In my research I found out that this has had great impact on the people I spoke to. I decided to dedicate one chapter to a reflection on the development rationale, because of its influence on people's thinking.

The ones involved in relief and development work have their own jargon with words like 'beneficiaries' and 'donor-driven'. I know there is a whole world behind 'development'. Sometimes it is described in a negative connotation as the 'development industry'. This world seems to have its own driving forces and goals. Scientifically it is a much debated concept (Fisher, 1997; Eade et al., 2001). I will only touch upon these debates. My aim with this chapter is to show that people who have a 'development' background tend to look at the integration of business and mission in a certain way. What are their views on the role of money and what development do they want?

I have been in contact with a variety of Protestant-Evangelical relief- and development organisations active in Bosnia: Agrinas, Dorcas as smaller Dutch organisations and Lutheran World Federation (LWF) and World Vision as larger international organisations. The key word which all these organisations have in common is 'help'. I will reflect on this. All of them are involved in micro credits programmes as a way to be involved in setting up businesses. Yet, their rationale is different from the entrepreneurial one, because 'help' is their entry point. This entry point shapes their way of looking. I will add the story of Semina Selimović, project leader for LWF in Tuzla. Her story shows the practice of enablement and one way to integrate business and mission. She also challenges 'help', which improves understanding of what it means in practice in the Bosnian context. This encounter provided me with an economic project which seems, as one of the few, to succeed. On location there was no sign of testimony by words. This raises the question if business success means abandoning or adjusting specific mission goals.

As conclusion of this chapter, it seems that development organisations are mostly facilitative towards business development. As non-profit organisations they have no intention to be involved in for-profit activities themselves. Their mission activities can take different forms, but are mostly like 'answer when being asked'. In the development rationale I notice a certain perception of the people they 'want to develop'. In the development rationale I sense the notion of 'the helper' and 'the helped', where the helper is the one who can take care of the needs of the other. There is tendency to see a difference between 'us' and 'them' (the other). They tend to perceive the relationship with the other as uneven. This is enhanced through their position as intermediaries between the donor and the donated.

6.1. perceptions of 'help'

The relief- and development organisations I met all have in common that they try to help those who they think need it. They have a specific target group. With Dorcas I heard several times that they aim to help 'the poorest of the poor'. Directly after the civil war many people lost their houses and all their belongings. Also people were in shock. Nowadays, ten years after the war, it is to be expected this group will be smaller. It might be hard to find the 'poorest of the poor'. This is why the scene of development organisations is changing. The last reconstruction projects are taking place and relief- and development organisations are withdrawing. This is the Bosnian context for the development organisations.

the ambiguity of 'help'

Underneath I introduce some of the core statements of the organisations in which they show how they perceive the ones they want to help.

Dorcas: *Dorcas Aid International is a Christian relief and development organisation committed to fulfil the command Jesus Christ gave to His followers to take care of the poor and oppressed (Matthew 25: 31-46), irrespective of their race, religion, gender or political conviction, by encouraging self reliance through development, providing social aid and assisting in emergency situations. Through structural development projects Dorcas lends support to help local communities become self-sustaining and less dependent on foreign aid*¹. (my underlining)
It is actually quite ironic, when you think of it. Foreign aid is given in order to become less dependent on ... foreign aid. Dorcas also has a specific focus on 'the poor and oppressed'. Who are these people in practice? From what I heard, it is sometimes hard to define them.

One of the elements of the policy of Agrinas is: *intensive contact with the local population and coaching of programmes till there is real perspective of growth in the physical, social and spiritual sense, which can be continued by the target group itself*².

Agrinas works in Bosnia in the role of a facilitator. This seems a difficult task. As soon as foreigners and foreign aid are involved they will influence situations. That is why they are there in the first place. Yet, they should work in a way, that they are not needed (in the end) by the ones they try to facilitate. In a way, foreigners cannot be too much involved. When is it too much? Or to little?

World Vision: *Through emergency relief, education, health care, economic development and promotion of justice, World Vision helps communities help themselves*³.

Help people to help themselves. Is that not contradictory? How to define when help is not needed anymore? Also the helping itself can make people (feel) dependent. If you help, the other is the helped one: somebody in need of help. That already is making him dependent in a way. Or not? There seems to be a thin line.

LWF Balkan Program: *The LWF Balkan program facilitates the empowerment of those with whom it works to achieve this end*⁴.

This word 'empowerment' comes back in the LWF report which articulates the LWF mission approach of the connected churches: *Empowerment means the church seeks ways to assist those in need, regardless of their origin or creed, to regain their human dignity by asserting control over their own lives* (Lutheran World federation, 2004:36)

The central 'mantra' seems to be 'self': self-reliance, self-sustaining, self-continued, self-help and self-control. The main goal seems to be that the target group stands on its own two feet and takes its own responsibility for its own life. Maybe since aid and relief workers have worked first hand with people who could not take care of themselves (in Bosnia in the initial period after the civil war), they tend to see people more as needy and unable to take care of themselves. So they stress that people should assert control over their own lives.

the types of 'help'

The overwhelming 'help' in Bosnia has also invoked reactions against it by Bosnians:

After five years we were getting sick of reconstruction. With every house we gave a sheep or a cow. There was no higher thinking. This was not going to build up our country. We saw organic agriculture as something we could offer to the EU market (Aida, director of ECON, a non religious Bosnian NGO to promote organic agriculture).

¹ Derived from Mission and Vision of Dorcas: www.dorcas.net

² Derived from Agrinas Objectives and Policy: www.agrinas.org

³ www.wvi.org/wvi/about_us/who_we_are.htm

⁴ www.lwfbalkans.org/vision.htm

This sentence refers to a change from thinking in help-terms to 'having something to offer' and working hard to find out what this can be in economic terms.

We do not want food packages or another training given to us by consultants who fly in, we need to occupy ourselves, we need jobs. ... We need contacts, not help only, or people to tell us what to do... (Semina, projectleader of LWF Tuzla)

For Semina the problem is not lack of relief help, but lack of jobs to work with dignity. She sees an economic problem and she wants solutions at that level. She also points to structural economic problems. Economic help is needed to invest in the set up businesses. She wants a particular type of help: contacts as a form of relational help.

Her thoughts are reflected by Agnes van Ardenne, Minister for Development Cooperation of the Netherlands, at the Conference 'Doing Business in the Western Balkans', Rotterdam, 25 October 2004:

People need work and income to enable them to rebuild their lives after a conflict. A society torn by strife is a vulnerable society. By improving the business climate, we can promote economic development. And help people make a fresh start. Offering them solid prospects will stabilise the region. But this won't happen by itself. Political and economic contributions to the reconstruction of the Balkans are all well and good. But the crucial thing is for Balkan leaders to show the political will to invest in the social and economic development of their own countries, and in regional economic cooperation. This will foster integration with the rest of Europe (Ardenne, van, 2004).

Van Ardenne points to the responsibility of the political leaders to develop their countries. They are the ones responsible for the well being of the inhabitants of their countries.

I would like to add some thoughts of Landa Cope (connected to the mission organisation Youth with a Mission), who describes help as a process that stops when people can provide for themselves. She refers to the biblical story of the Israelites entering the Promised Land to make her point.

What the Bible emphasizes for the poor is opportunity versus aid. Aid is reserved for those who have absolutely no way of providing for themselves and will die without assistance. Israel is certainly in this kind of circumstance in the wilderness. And God provides for the Israelites, however, it is interesting that the day they stepped into the Promised Land the aid stopped. The day they had the feasibility to provide for themselves the manna was withdrawn. They had no more money the day the manna stopped than they did the day before, but now they had opportunity to provide for themselves. God does not want to create a dependent people but a people who drew on the gifts, talents and resources He had given to see them provide for themselves."

What I like about this quote is that it depicts human beings as being capable to manage their own lives. In this story it is also expected from them, because it is normal and natural. The question remains that it is hard for outsiders (foreign aid and development organisations) to define when help is needed and for whom?

I want to give one example of the effects of 'help' and its sustainability, which raises the question whose responsibility it is to help. I can easily talk standing at the sidelines, but I want to raise the issue anyhow. Let me reflect on a situation in Dobož. In Dobož, there is an orphanage house. It is a Dutch initiative and the people there do marvellous work with all their heart. It is run on (mainly Dutch) donations. There are no other orphanage houses in Dobož. Maybe the local government will not build one themselves because there is already one, which does not cost them anything. If this is the case, 'help' takes over the local government's responsibility. Many times I have heard that people in Bosnia or in other countries should themselves take care of their elderly people, their handicapped and their orphans. Help themselves is it not? Maybe I am too sharp with this example, but I want to point out the ambiguities of 'help'. Can this orphanage house ever stop or be handed over to local government or a Bosnian welfare organisation?

different images of 'the helped'

In my encounters with different development workers I found that they have a certain image of 'the helped' or 'the poor'. When I reflected on it, it had a sense of estrangement towards 'the poor', because their talking about 'the poor' gave me the impression that they are quite different than me. For me they are people who have to cope with different conditions than me, but I do not perceive them as essentially different. I would like to describe some anecdotes that gave me that feeling.

A few times I heard people say that all this aid has spoiled people in Bosnia.

Claudia Bade, Country Programmes Coordinator from World Vision (one of the few internationals with World Vision): *...but people are a bit spoiled with aid. They are learning a credit is a credit. They think, ah they are a humanitarian organisation, so I don't have to pay back...*

On the one hand, this sentence gives me the impression that the 'helped' are like children, because they are presented as spoiled. On the other hand this quote also tells about the image 'the helped' have of the helpers. Or, more pragmatic: it is always worth a try to get things for free. Does this say they are essentially different than me? I do not think it is such a strange thought, though if you want to, you can question its moral quality.

In one of our conversations we ask some Dutch humanitarian aid volunteers what they think of what we heard: Bosnian people here do not want to work, because they have been given everything through aid directly after the war.

That is a totally wrong assumption. It is an old story that aid makes people lazy. The reaction is quite outspoken and filled with indignation. So, I think we struck here on a sensitive issue. The reaction also presents a picture of poor people as not able to help that they are poor and they want to do everything to improve their lives. They want to work hard. I remember the first thing this person told us when we arrived was that we should not expect to find any motivated people here. Now what? Are they lazy or do they work hard? Maybe they are just like 'us'.

The poor are no more lazy, fatalistic, stupid or arrogant than anyone else. All people suffer from these problems, poor and non-poor alike. But only the non-poor can afford to indulge in these behaviours (Myers, 1999:64).

I remember telling a Bosnian teacher there were lazy people in Holland too. I remember his unbelieving face. What would have been his picture of Holland? It seems to be a matter of perception.

Semina, the Bosnian projectleader of LWF, shows her anger towards foreign people who come and look down on Bosnians.

The bottom line is we are all human beings and we all have capacities. There were some Dutch guys and they thought we were like Afrika. And I have been to Haiti, Cambodja and I have seen there are structural problems there. This is Bosnia and we are different, we are not stupid. It is all about encouragement.

At the course I followed at OostEuropaZending, the image is presented that the poor steal because they are poor: *you do not know why they do it.* Again, they are presented as different from me, because they are in a state beyond or without moral responsibility. In the course I feel that it is not allowed to question this. With one of the fellow participants I discuss this. She has recently been to Romania and tells me she was surprised to see televisions and mobile phones in the houses of 'the poor'. According to her, it is a question of priorities. People think a TV is more important than decent clothing. For her the question is why people are so stuck on their mobile phones. Her answer: because it is a lack of identity. They need a mobile in order to make themselves feel worth something. Though her view is rather ethnocentric, her image of people is that they are capable of deciding on their own priorities, just like me.

I also found that in practice 'the poor' are also viewed and treated as people who can be held responsible for their actions:

Claudia, World Vision: We have a right open heart, but we will nail people if they try to cheat on us.

With this attitude the people are perceived as being capable of knowing what they should and should not do. It is their responsibility and they will have to face the consequences when they do not keep a mutual agreement. Also the 'right open heart' does not mean an (only) soft attitude which depicts poor as stealing because they can't help themselves.

Maybe also a Protestant - Evangelical way of thinking is that 'helping' means being nice and friendly to some one. One of the missionaries came up with a quote he once heard which gave him a new insight: *You may hurt someone, but you may never harm them.* It refers to the intentions somebody has in relating to other people. 'Helping' might also be hurting someone for his best interest. This seems a less common thought.



Figure 6.1. perceptions of 'help'

6.2. Semina and the LWF project in Tuzla

The story of Semina shows the practice of 'help' and one way to integrate business and mission. She also challenges 'help' and the encounter provided me with a large economic project which seems, as one of the few, to be economically sustainable.

On the way to our meeting with Semina Selimović, project coordinator of the Tuzla office of Lutheran World Federation (LWF), we pass the immense cooling towers of the power plant of Tuzla. At the foot of them are a 1000 square metre glasshouse and the plastic greenhouses of the agricultural project of LWF we will visit later in the day. They look quite small compared to the power plant. First we go to the office downtown. The office is situated at the sixth floor of the office building 'Sodaso' which also houses cantonal government offices. We are introduced to Mrs. Selimović by her assistant in her office with a huge conference table. At the end is her desk. We feel small. She phones for coffee. Tuzla had, or still has a huge chemical industry. Semina, who herself is from Tuzla, tells us of the building:

Yes we have central city heating (it is very warm inside). This building is the one I used to work before the war. I am a chemist and I worked for SodaSo. This building is built really well 35 years ago. It was a good standard, compared to those days. Back then we were really good at it. We used techniques that people from Japan later used.

Later she tells us of her life back then, before the civil war:

I was trained as a chemist and good at it. I travelled the world. This is not Africa. I am not used to living with a kilo of rice every day. I have a high standard. My standard was to go to Japan in the 1980's. I learned English in the seventies. My father spoke his languages. We had everything here. On holidays we went to the Adriatic coast, to Greece, to Italy...

This beginning of our exchange is a bit overwhelming. Here sits a woman who is clearly positioning herself. She is self confident and acting quite differently from other people we have spoken too. She does not correspond with the image of 'the helped'. Somehow it is a relief to meet somebody like her. In between the lines she is challenging a discourse on Bosnians as being poor and dependent. Then, she herself comes from a well-off family. After the war she made a major change:

After the war I was ready for change. I started the agricultural project here in Tuzla with LWF in 1995. The refugees from Srebrenica came to Tuzla. First I volunteered with the LWF. They gave me a change and I took it. I wanted to work. I first started production and sold it to humanitarian organisations. They bought there food packages with me. That is much better. We produced 1000 ton of vegetables, also milk and meat. We made drainage systems for the fields. According to me the people do not want food packages they want things to occupy them and which provide them with income. It is not about distributing nice packages. They are for the old, the handicapped, but not for the ones who want to work. SIDA understood my concept and gave me a pilot project for a credit of 5000 euro. This way I learned how to write the proposal. I had to learn everything and this is where I am today.



Figure 6.2. part of the agricultural project of LWF next to the cooling towers of Tuzla

Today LWF has an educational centre of 34 hectare connected to the glasshouses. This year 3000 square metres will be added to the existing glasshouses. The project is focusing on economic revitalisation and comprises activities like training farmers in intensive market-based agriculture and building market links for agricultural inputs and products. The glasshouses serve mainly to produce high quality seedlings which are spread among the farmers which are connected to the project. The greenhouse is also used for production and practical training of students at the secondary agricultural schools in Tuzla canton (Lutheran World Federation, 2003). The organisation of LWF in Tuzla consists at present of 19 employees which are of all ethnic groups.

Semina explains that LWF has truly helped her:

I am very grateful to LWF. They gave me the chance to travel to Brazil, to the World Social Forum. That opened my eyes. It was a new world for me. I saw that my problems with water and

environment were global problems. Things like this gave me the opportunity to compare myself with others and to grow... I have freedom, also the freedom to make mistakes and to try things. The international community gave me the chance to another kind of thinking.

What I found intriguing in the encounter with Semina is that she questions 'help' and at the same time she is glad she has received 'help'. She distinguishes different types of help. What she wants is economic help because she sees lack of jobs as the major problem. People need to be occupied. She wants solutions at that level and LWF have helped her to work on this.

mission in the Tuzla project

In the Tuzla project I have experienced mission mostly as done 'by deeds'. To illustrate this I start with a central part of the LWF annual report:

LWF is a global communion of Christian churches in the Lutheran tradition. The department of World Service operates programs in relief, rehabilitation and development. Its mandate is the expression of Christian care to people in need, irrespective of race, sex, creed, nationality, religious or political conviction (Lutheran World federation, 2003).

In the same annual report reference is being made to a text from the bible:

*We continually remember...
Your work produced in faith,
Your labor prompted by love,
And your endurance inspired by hope...
(I Thessalonians 1:3, New International Version)*

Again, the focus on testimony by deeds is visible. According to Semina there is no mission activity in Tuzla, which probably has to do with the lack of definition of the word mission in my question:

Here it is a Muslim organisation. In Bosnia 20% is Christian (Catholic) and Tuzla is Muslim. There is no discrimination between different groups. It is only economic. LWF does not do mission activities. The focus is fully economic. Employees are hired only on the basis of their capacity to add value to the project goals.



Figure 6.3. *checking the quality of the plants inside the glasshouse of LWF in Tuzla*

I questioned Ermina Islamčević, who works for the other LWF office in Sanski Most about mission too. I ask her about the Christian character of LWF:

I am a Muslim. There are some Christians working here, they are Serbs (Orthodox). I never really thought about it, you know, but there are no problems. Some people have asked me if it was a sect or if they had a church over here. They never asked me about it when I was engaged with LWF.

I have been reading the LWF document 'Mission in Context': transformation, reconciliation and empowerment'. It describes the mission approach of LWF. It seems specifically aimed at the churches which are part of LWF. My preliminary conclusion is that for LWF mission 'by deeds and words' is done mainly through the churches. There are no Lutheran churches in Bosnia. According to Semina business and mission is more combined in Croatia. There are churches there.

future of Tuzla project

We ask Semina what will happen to the agricultural project. What will happen with the LWF influence?

The project should continue a hundred years. It is for long term. We have built the structures here like the glasshouses, it has to stay. LWF will go away. It will become a private company. That process has already started two years ago. In about four years time it has to be on its own. I will keep working here but no longer for LWF but for the company. It will be something like an association, or a foundation.

The project will become a fully for-profit project and the LWF will step out. At the end of our conversation Semina comes back to the pre war situation and describes some of the present problems:

We had a high standard, but our brains where damaged. Trust building is a problem. It is needed that attitudes are changed into non-cheating. During the war we lost all our human rights. This is our problem. All the circumstances came together in a bad way and it resulted in war. The media told ten times that others were bad, and after 10 times you start to believe it. It is poisoning. Trust building is what needs to be done. It is very important and a problem.

Trust building and taking responsibility is what is being trained in the agricultural training:

We train our workers in market thinking. We want them to know about taking own responsibility and how to work for profit. The selling might later be done by a specialised company, like in Holland where it is normal to do so. The workers need to be involved in this. The old way of thinking is that they only produce and leave the responsibility of selling to some one else. They need to learn to take responsibility for the whole process, to be involved totally in an association, to be a member and take risks themselves. They cannot leave that to others.

Through the practice of work issues like 'self-reliance, self-sustaining, self-help and self-control' which I mentioned as the 'mantra' of the development rationale are learned on-the-job.

One last word from Semina:

I love this country, I love Bosnia. I also like to be in business here. It is different from only capitalist. Relations are important. It goes maybe more slowly compared to efficient.

Semina expresses she belongs here in Tuzla. It is a quite significant statement since I have met quite some people Bosnians who speak in negative terms about Bosnia and here is someone who is proud to be a Bosnian.

6.3. Some reflections

role of spirituality

The type of development the aid- and relief NGOs want to bring can take many forms. This explorative research does not allow mapping out if there are specific preferences for more material or spiritual development. In general I did not get the impression that relief- and development organisations practice mission in the form of testifying by words. This seems to be more the territory of missionaries and local churches. In mission statements and annual reports the faith basis of the organisations is expressed with reference to bible texts which express 'doing good' and 'helping the ones who need it'. It seems their testimony is expressed by 'deeds' and they have more an approach of 'answer when being asked'. For the latter, there must be Christians in the organisation to be able to share their faith. In the LWF project in Tuzla, there are no Protestant-Evangelicals in the organisation. The testimony by words is not given concrete form. The exception seems to be World Vision. They have spiritual development as one of their priorities in their children programmes. Dorcas and Agrinas both have Protestant-Evangelical staff members who are Dutch or Bosnian. There are also other workers who are not Christians. This might also have a practical reason; there are just a few Protestant-Evangelical Christians, so one cannot afford to be selective.

types of NGOs

Smaller NGOs tend to work more isolated than the bigger ones. Maybe it has to do with the workload of a smaller organisation and the lack of workers to invest in contacts. It can also have to do with the fact that larger NGOs can operate more professional. On the other hand I have heard from Word Vision that they are too much being asked to be involved in 'focus groups' and other meetings in all kinds of 'participatory regional or national trajectories'. Their complaint is they bring their knowledge, but do not receive much in return, maybe future projects though. Also, the larger NGOs work on national and regional level. The smaller NGOs work mostly on local and regional level. It is obvious they have more influence than the smaller NGOs.



Figure 6.4. common phenomenon in Bosnia: public signs of development projects

donor financing

In development thinking there is also the 'donor' world, as financiers of projects. This is something different from setting up a business according to economic rationale. Donor money mostly comes from governments who 'make money' by raising taxes, or the money comes from gifts from private persons or companies. The money is not earned, but it is given. That has advantages because the money is made 'free' for a specific target. In that sense it is free from market influences. Yet there is always the search for donor money as expressed by Claudia from World Vision:

It is getting more and more difficult to find donor money. We have here the effects of the Tsunami. Also there is less and less commitment to funding. Last year we have been invited by all the big donors like USAID, EU, IFAD, SIDA etc, and they all ask us to come to their conferences and meetings. But they just take information out of us. That is all, no donor money comes back to us. But, we were prepared for these changes in funding, we knew from other experiences in other places. So in 1999 we already made our strategy paper. We reduced the staff by 25% and we have since increased local (Bosnian) funding. We are also finding now partners for long term. First we were here with 440 workers, now 90 of which 4 internationals. A lot of this staff changed from World Vision to local organisations. We have had a change to invest in these people and now they are working for the local organisations. This is great.

The NGOs being non-profit does not mean they have no money problems. There are also other issues to consider in working with donors. The paperwork can be enormous and decisions take long. At the same time, with all the guarantees on paper, money can 'go its own way' and guide projects too much. There is a budget and it needs to be used otherwise it will not meet the donors demand. This latter issue can also play a role in for-profit businesses, so it is not specific for donor financing.

effects of the non-profit image of NGOs

What is typical of donor financing is the image 'the helped' have of non-profit. People tend to think that if it is non-profit, you can get things for free. It is what Claudia of World Vision already stated about their micro crediting programmes. Also from other projects I heard that there are many lawsuits against 'the helped' who will not return investment. Once, the first one has been to trail and has lost, the others start paying back too. There is a moral issue involved here. The NGOs are 'teaching' the 'helped' to stick to their promises. The NGOs are changing their attitudes towards the 'helped' by becoming more 'tough'. Is this image something that is a characteristic of NGOs or is it 'wishful thinking' from the ones who are being helped? There seems to be a relation with the helper and helped difference. Once you are the helped, it is easier perhaps to try to work on the mercy of the ones who help you? It is worth a try, is it not? It can save you money for other things. A sound economic thinking I would say. Maybe Bosnians are more entrepreneurial than it seems? This reminds me of the Roma woman I once gave a warm bun. She was sitting next to the bakery (good market thinking), but what surprised me was that she immediately tucked away the bread under her skirt. I do not know anything of the principles of begging, so I wondered why she did this. Later I came up with the idea that she did it in order to not disrupt 'business'. Nobody will give a penny to a beggar who is sitting on the street eating a warm bun. This street smartness shows her very capable to know how to earn as much as possible with a minimum of effort.

What I have seen from the NGOs I have met is that they mostly work as non-profit facilitators. They want to stay non-profit, yet try to support the setting up of (mostly) small enterprises. This is as far as their influence goes. One last word from Claudia which shows NGOs do see the advantages of businesses and the business rationale:

Don't be too shy to compete. Competition improves quality and they need to learn this. They need examples to show this to them, so they can see for themselves. People will notice. They will notice also the ones who do not go for profit only.

7. Reflections and conclusions

In this chapter I will first return to the central research question of the first chapter:

What are the sense making processes of Protestant - Evangelicals and Protestant - Evangelical organisations regarding the topic of the integration of business and mission, specifically in the Bosnian context?

I will compare the four different rationales (chapter 2, chapter 4 to 6) along the lines of several issues which I found central for the comparison. They are the issues which I found present in all or in several rationales and which show a different logic and as a consequence different practices regarding this issue. I see these issues as cross points on which different Protestant- Evangelicals take different routes. In this chapter I will describe these issues as a concluding reflection on the different sense making processes. These issues are the elements which make up the discourse about mission, business and the integration of the two. They are debated, discussed and given new meaning.

In the following paragraphs (7.1. to 7.4.) I will introduce and describe the four central issues. In the last paragraph I will describe how the results of this research have influenced BRON's thinking so far by introducing their vision and mission.

7.1. the role of spirituality

What is the role of spirituality in the sense making processes of Protestant - Evangelicals?

In this thesis I analyse sense making processes regarding the topic of the integration of business and mission. I stated (chapter 1) that spirituality is one of the driving forces that shape human action. I also stated that I interpret this concept as *"a relationship with the supernatural or spiritual realm that provides meaning and a basis for personal and communal reflection, decisions and action"* (Ver Beek, 2000). I also explained the drive of Protestant - Evangelicals to involve others through testimony by words and deeds.

Protestant - Evangelicals differ in how they make use of the different options to develop and promote this relationship with God. Often they refer to bible texts and biblical principles in order to legitimize their opinions and activities. I have used some of those texts in the previous chapters and I will use them in this chapter too to illustrate that they use these texts to form their own opinion. Also prayer is used as a tool. Missionaries seem to use it more as a separate activity. They organise and attend prayer meetings connected to the church. For entrepreneurs it seems to be a more 'on the job' activity. For them it is more a continuous life style to relate to God throughout the day.

At World Vision, one of the Christian relief and development organisations, spirituality received attention every week as an organised and public activity at the start of the working day. This type of testifying activity was treated with suspicion by non Protestant - Evangelical Christians since they 'are not allowed' to give such a free expression to a relationship with God.

Claudia: This reminds me, in Banja Luka, when I was working there, we did devotional hours. Before office hours, there is a time to read a little bit in the bible and talk about it. It is voluntarily for those who want to attend. Serbian colleagues came to me at that time saying: "Claudia you are doing a dangerous thing. We don't know if we can go on with this, we are afraid to become some kind of sect". In their religion there always has to be an official person, an expert with it, when people open the bible. It is not something you can freely look into and make your own conclusions. They have rather strict rules. That is what I do not like and do not understand. It is

hierarchical and static. The bible says where two or three are together I (Jesus) will be too. It does not say there should be an official church person.

The example shows it is quite another thing to make a perceived spiritual relationship public. Sensitivity is needed in order to give 'an attractive testimony', because others, in this case Serbs, do not perceive this relationship or perceive it in a different way.

perceptions of business and mission determine the role of spirituality

The advocates of the integration of business and mission (see chapter 2), entrepreneurs and missionaries, have as a common characteristic their perception of business as means. Their businesses are part of a broader mission goal, which can be testimony by words or a broader form of mission like 'doing good' or helping economy. The overall goal for these groups seems to be mission and testifying through words and deeds. The more there is a wish for spiritual development in the sense of developing a relationship with God, the more there is a desire to speak about this and to make known how this relationship can become 'a reality' in the lives of people. The testimony can take different forms and this reflects the means the Protestant - Evangelicals are willing to use and how active they want to be in spiritual growth for the people around them.

In Bosnia I noticed that the reasons for being involved in economic projects are in the first place the bad economic situation. People want to do something about this perceived problem (especially missionaries and development workers). As they are also missionaries and involved in mission activities and the local church, automatically business and mission are interwoven. The integration of business and mission is not a forehand chosen strategy like the advocates promote. Development workers and entrepreneurs mostly see their testimony as doing good deeds. What I found remarkable is that most of the entrepreneurs I spoke to, see their business involvement with Bosnia as a form of help. They are satisfied with their efforts when they receive their investment back. Some of them perceive their activities as their small contribution to mission, though they are hesitant to see themselves as being involved in mission. The word can have a negative connotation for them. The entrepreneurs I spoke to have a certain allergy towards testimony by words, because of their image of missionaries. They do not want to be associated with them. In their eyes they have the image of 'soul hunters'. They prefer to answer when being asked. They only associate their activities with mission, when they make use of their business experience in the form of help to others. What can be noticed is that for the entrepreneurs, 'help' is a normal part of their business. For them business encompasses much more than just for-profit activities.

I want to stress that for all Protestant-Evangelical entrepreneurs I spoke to business and money are seen as means, not as solutions. In neo-liberal thinking, business tends to be presented as a solution in itself, or to put it in mission terms: another saviour. I noticed this thinking at the conference 'doing business in the Western Balkans' I attended in November 2004 which was organised by the Dutch government. There were notions of 'everyone benefits from business development' and 'business can overcome ethnic problems, because it is based more on rationale'.

The Dutch Minister Van Ardenne spoke positively about doing business: *We are "partners in development", as the subtitle of this conference indicates. We have a shared interest in peace and prosperity in the Balkans. Each of us, by fulfilling our own roles and accepting our responsibilities, can help bring that about (2004).* Business serves a political goal in this statement.

It seems that business can only be good for all. Yet, at the same conference, in the workshops, I heard signs of less solidarity. This has to do with competition. They were thoughts like, we as Dutch have to be quick to set up business in Bosnia otherwise other countries will go there before us, or even worse, the Bosnians will be able to manage their own affairs. The underlying notion is that weakness of others offers chances for the stronger ones. So it seems that the motivation for starting up a business can be hindering a country's development or supporting it.

Most of the Protestant-Evangelicals I spoke to see their activities as a form of help and they get no or little profit out of their businesses. This might be disappointing, compared to the ideals of the

advocates of the integration of business and mission, but it is also logical since the country faces serious problems as I have described in chapter 3. Things will not change easily.

Debates about the role of spirituality

In all rationales I have sketched, there were tensions or discussions about the type of development. This was often discussed in the terms of a more material or a more spiritual development. In chapter 3 the advocates of the integration of business and mission were criticising missionaries as being only busy with spiritual matters. In Bosnia, though, I have seen missionaries working on aid-, development and business projects. They seem to be 'not only' occupied with the spiritual. The mission seems to be moving 'in the direction of business', though they do not explicitly call it that way or use the language of the advocates (chapter 2). They try to work on the problems they meet and a huge one happens to be unemployment. Of course, missionaries are not free from neo-liberal influences and they realise that having a job means also spiritual well being of people. Yet, in doing their development and business work they try to seize opportunities to attract people's attention towards becoming involved in a relation with God, because in the end they perceive this relationship as most important in their own lives. According to them only with this relationship there is 'true' development possible.

In all rationales material development is seen as important and worked on. The spiritual development is the most debated. For missionaries it seems to be the most natural to integrate spiritual and material matters in their daily life, though they tend to become a bit secretive when they try to work out spiritual development in public. For the entrepreneurs spiritual matters are mostly issues of their personal belief and they are willing to share about it with the ones who are interested and ask them. Their faith provides them with values they try to work out in concrete form in their lives and in their relationships in their business career. They see the church and missionaries as more responsible for spiritual development. They find it hard to see a role in this for them. In the development rationale I found most differences in approaching mission. It was hard to get a good picture of the integration of mission and business in their practices. According to Bryant Myers these debates have to do with the *blind spot* of modernity.

The Christian development agency is not immune to the phenomenon. We express our captivity to a modern worldview when we say that holistic ministry means combining evangelism (meeting spiritual need) with relief and development (meeting physical need) as if these were divisible realms and activities. By so doing we declare development independent of religion, something most of us do not really believe (1999:7).

Not too much and not too little spirituality

Through this statement of Myers I come back to the role of spirituality in development, as Kurt Allan Ver Beek expressed in the first chapter of this thesis.

If development is truly about strengthening people's capacity to determine their own values and priorities, and to organise themselves to act on these, then researchers and practitioners must recognise the importance of spirituality in people's lives, seek to better understand it, dress it openly, and give people the opportunity and the power to decide how both their development and their spirituality will and should shape each other (Ver Beek. 2000:41)

Thinking along according to this line, spirituality is a natural part of the lives of people. So it might be surrounded with less secrecy than missionaries tend to do. If it is one of people's strongest motivations, it seems logical to address it and exchange thoughts and ideas about it by talking about fundamental human values. Or put simply: exchange about what really matters in life. Maybe the word mission needs a fresh up in order to get rid of the misleading and often negative connotation.

Both missionaries and entrepreneurs seem to want to achieve some kind of balance between material and spiritual attention. Since they have different backgrounds, they focus on opposing sides of the balance.

Worker of World Partners: *the people, who we select to work with, should be entrepreneurial enough.*

Paula, the missionary involved in Bosnacrafts: *the leaders of Bosnacrafts have to be Christians.*
The background of people determines what they find important in the ones they want to work with. A parameter of the integration of business and mission seems to be a certain balance in the attention to 'the material' and 'the spiritual'.

7.2. relationship with 'the other'

How do Protestant - Evangelicals perceive themselves in relation to others?

In the different rationales, somewhat hidden sometimes, the Bosnian and non-Bosnian Protestant-Evangelicals have a variety of notions about the Bosnians they meet, specifically the ones they perceive as 'needy' or 'poor'. Also Bosnians express themselves about other Bosnians. In chapter 6 (the developmental rationale) I devoted already quite some attention to the issue of 'help'. Others use other terms like 'taking one's responsibility' (World Partners), the problems of mentality (Bosnacrafts) and the issue of (in) dependence (World Partners) to express their notions about others. It has to do with how other human beings are perceived and characterised.

In the missionary rationale I sense the notion of a more or less teacher - pupil relation, where the teacher knows more about what is best for the pupil. For entrepreneurs it is obvious and not worth mentioning that people have their own responsibilities regarding their own lives. They mostly see people differ in the circumstances they have to deal with and not as essentially different. The developmental rationale is different from the entrepreneurial one, because 'help' is their entry point. There is tendency to see a difference between 'us' and 'them' (the other). They tend to perceive the relationship with the other as uneven.





Figure 7.1. *What kind of development? Advertisement on a bill board outside Sanski Most. '*

Critical views in the 'development debate'

I want to point out that 'help' is a contested concept and it part of the 'development debate'. There seems to be more to 'help' than just 'doing good'. Underneath I present a, maybe a bit outdated quote from Raff Carmen who challenges the rich-poor division and the consequences for the poor and rich. I find it interesting because it relates the poor (the helped) to the rich (the helper) and describes how these groups influence each other:

Development economics continues to refer to three-fifths of the world's population in negative terms – the underdeveloped, the illiterate, the ignorant and technologically backward, the poor and the needy – and to treat them as the problem. In the process, those who are de facto materially and technologically better off describe themselves as 'the developed' and as owners of and shapers of the solution. It allows the developed to continue to indulge in a dangerous self-delusion while the underdeveloped interiorize the myth that they are indeed incapable, incompetent and 'the problem' (Carmen, 1996:1).

Raff Carmen points to the central issue of how 'the helper' and 'the helped' make sense of who they are and who they think the other is. In line with this I came upon a statement of Grolink, a Swedish organisation which works in Bosnia to promote organic agriculture:

*There is not one developed and one underdeveloped world.
There is only one world that is badly developed¹.*

The underdeveloped (the helped) and the developed (the helpers) are not seen as part of each other, but they are seen as related to each other. I taste in this quote that it is a mutual responsibility to work on development and 'us' and 'them' are seen as two equal partners to achieve this. It is a matter for all of us.

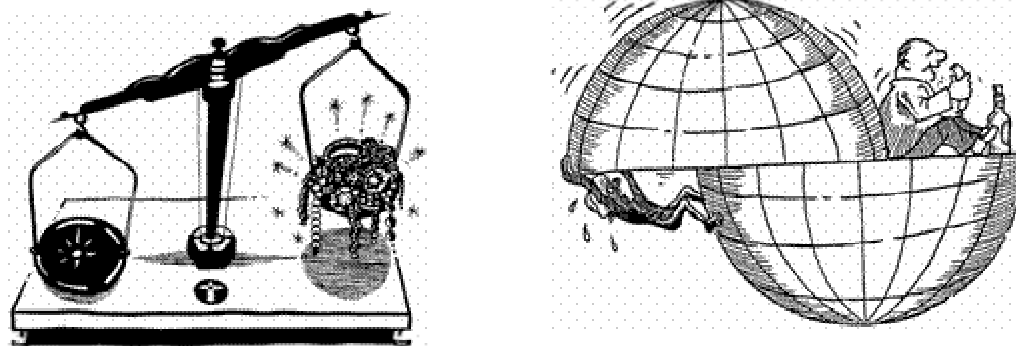


Figure 7.2. 'underdeveloped' and 'developed' are perceived as related to each other

Some authors are even more negative about the rigid dichotomy of 'the helper' and 'the helped' as two actors in a play. In the article 'The poor will always be with us - and so will NGOs' the author criticises the role of NGOs by looking at the context in which NGOs operate and how they position themselves. Both NGOs ('the helpers') and 'the helped' are presented as actors in a tragicomedy:

Each actor has a role which it plays according to a script that everyone knows and that some are reluctant to alter because they won't gain by doing so, while others stick to their roles because they can't see a better one for themselves, nor any alternative ending (Velloso de Santisteban, 2005:206).

Compared to this idea, I would say Semina, projectleader of the agricultural for-profit project in Tuzla is some one who has stepped out of her 'being helped' role. She chooses business as a

¹ Derived from: www.grolink.se

way out and, with the help of LWF, provides an alternative ending as an example to others. So, I would not want to be too dramatic about it.

In the same article a different solution on a more structural level is presented to alleviate poverty, which is out of reach for NGOs to accomplish:

Poverty does not arise out of its own accord, but is a product of a system. The system cannot be changed without sacrifices. Either those living in the first world must give up their lifestyle, or there will never be universal justice or well-being. There is no such thing as painless social change (Velloso de Satisteban, 2005:206).

This writer suggests that NGOs work as part of a system that is maintaining the differences between 'the helper' and 'the helped'.

And to put it even sharper, here is another quote which goes into the issue of self-help.

What secret powers of understanding equip us with the knowledge and the skills to 'enable' others (Carmen, 1996:50)? Carmen refers to a quote by Sithembiso Nyoni which criticises the attitude of development workers: *They try to help others, but do not change themselves. They aim at creating awareness among people, yet they themselves are not aware of their negative impact on those they claim to serve. They claim to 'help' people change their situation through participation, democracy and self-help, yet they themselves are non-participatory, non-democratic and dependent on outside help for survival* (Carmen, 1996:51).

The intriguing question which is behind this statement is how people who depend on outside funding (NGOs as 'the helpers') can explain others ('the helped') how they have to take care of themselves?

According to Bryant Myers, *if the 'poor' themselves start to believe their distorted sense of having no agency at all, the poverty is complete. According to him we need the tools of anthropology, sociology, social psychology, spiritual discernment and theology, all nicely integrated, to understand poverty. According to him spirituality is put on the research agenda.*

I will leave the debate for now. I just want to point out that aid and the work of relief- and development organisations is questioned. There's more to it than just 'doing good'. Protestant-Evangelicals have a variety of notions about how they see themselves in relation to 'the other'. I do not consider one notion that I have experienced in my fieldwork better than the other. I just want to explain the differences and point out the criticism of the 'development debate' as food for thought.

7.3. the role of money

What meaning is attributed to (the role of) money in the sense making processes of Protestant - Evangelicals?

In the tentmaking debate which is initiated by the advocates of the integration of business and mission (chapter 2), the concept of the 'real business':

The business must be real. Phantom businesses dishonour Christ and often hurt people. The business must genuinely depend on its earnings or else fail (Global Opportunity, n.d.).

For the 'forerunners' it is a matter of integrity. They want businesses that only depend on earnings and not on other forms of financing like donations. This idea is quite revolutionary if you compare it to the existing mainstream Protestant - Evangelical ideas about financing. The classic mission model 'prescribes' a certain way of financing: donor financed and non-profit, exactly the opposite. Different Protestant - Evangelicals aim for different types of financing which can exist next to each other. Concerning the issue of profit or non-profit I see different organisations making different choices and putting different accents.

In the process of integration of business and mission, different notions of money (self financed and for-profit) are becoming part of the broadening concept of mission. In this process the role of

money is debated, discussed and given new meaning. One of the signs of this debate is an article in the Dutch newspaper 'Nederlands Dagblad' which appeared January 2005. It criticizes donor financing by friends (in Dutch: vriendenkring) as becoming too much the Christian way of financing. It questions accountability and continuity of this form of financing (Cornet, 2005). A few days later there was the response of an advocate of donor financing by friends, proclaiming the benefits like personal involvement of the givers of money (Strietman, 2005). This debate implies that it is 'permitted' to discuss the classical mission model as being the most spiritual and the best.

How spiritual is money?

Some Protestant - Evangelicals perceive that insecurity about income strengthens their relationship with God. They 'seek' for this insecurity by living on donations. They do not attach this insecurity to for-profit work or enterprises.

The mission organisation Youth with a Mission *believes that relationship-based support promotes responsibility, accountability, communication, and mutual prayer. It involves the donor as a partner in ministry. YWAM is called to a relationship based support system, depending upon God and His people for financial provision, both corporately and individually* (YWAM, 2005a).

Here, we find typical mission expressions like: 'being called' and 'depending on God'. In a telephone conversation I ask Dick Brouwer, Leader of YWAM Heidebeek about the reasons for this kind of support: *It has been the choice of the first leaders of YWAM. They had a clear vision that this was the best way to go and that it was what God wanted them to do.*

With this relationship-based support YWAM means the financial support of friends and family.

World Vision only wants to work with salaries for their workers. It is a matter of principle, because they want to give their sponsors a qualitative guarantee. People have to have an education according to the field they are working in. For them the Christian witness is working professional. This is quite another entry point as YWAM.

Hans Hamoen, the director of World Partners, states he does not believe in financial support of friends and family in a country such as the Netherlands.

You have high health insurance costs. You have no retirement pension. Actually it is quite expensive. It would be better to make a simple employment contract and to use the gifts in this way. In The Netherlands, as a taxpayer and if you have a partner, you can make a mutual tax form and the partner receives money back from the state. I once made a calculation of the difference and it is much cheaper as a net income like this.

Here you see some more entrepreneurial spirit: to compare costs and be matter-of-fact about it. Can the missionary rationale and the entrepreneurial one go together?

Hans also questions an exclusive relation between donor support and 'God':

According to me, an entrepreneur who makes profit is just as dependent on the Lord. That has nothing to do with the involvement of money. They put too much attention on that. According to me, you should just be sensible with the available means. For me it is, how to put it, just too pious.

This statement expresses also the normality of paying professional attention to financial matters. Money is just always involved, that is a neutral fact. There is nothing supernatural or spiritual labelled to it. Maybe, since entrepreneurs are trained to working with (large amounts of) money, for them it is just one of the means they work with. They have more experience in dealing with 'the powers of money'.

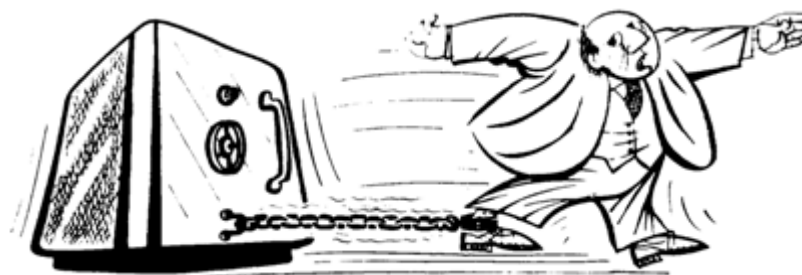


Figure 7.3. an image of the perceived power of money?

Somehow the debate about the spiritual role of money comes down to a choice between are you dependent on money or are you dependent on God. They are polarised as opposites, it might even be related to a material - spiritual dichotomy. The advocates of the integration of business and mission want to get rid of these notions of contrast. But, I also found evidence of a changing view in the organisation Youth with a Mission on the web pages they have dedicate to the explanation of the *business as mission* concept:

'Living by faith' is not a strategy, but an attitude of dependence on God. Therefore, this does not prevent a business being one source of income for a YWAM-er or base. Starting a business requires hard work, wisdom and faith. We can be dependent on God and derive income from a variety of different channels – individuals, groups, churches, other agencies and businesses or organisations that contract for services rendered. If a service is rendered then there can be compensation – that is just as much a source of provision from God as any other (YWAM, 2005).

The meaning of money is changing and now entrepreneurs are entering the mission field, it might be that the spiritual meaning attached to money is changing. The meaning of money might become more 'neutral', as 'just' one of the means which is needed in order to be active.

for-profit and non-profit as opposing strategies for testimony?

The influence of the Protestant - Evangelical business world is changing mission ideas and practices. Profit and money are attributed a neutral to positive role and interpreted as providing opportunities for an attractive testimony by the advocates. This is opposed to the non-profit work of missionaries and development workers. They perceive the non-profit character of their 'charity' work as a crucial part of their testimony, because it shows they have no motives of personal gain. This means that they have an image of for-profit activities as activities for personal gain. But also some of the entrepreneurs see their role in mission as 'help' and they think it should have a non-profit character. Apparently Protestant - Evangelicals come to different conclusions regarding the the meaning they give to profit in their testimony. I am interested in the logic according to which they come to certain conclusions.

The advocates of the integration claim that outsiders of the business world have a prejudiced image of profit:

To many people not in the business world, profit is paramount to exploitation. (Sudyk, 2003:164).

Maybe in Protestant - Evangelical thinking profit has a negative image because of an accentuation and maybe misinterpretation of the following bible text which can be found in I Timothy 6: 9-10:

People who want to be rich fall into all sorts of temptations and traps. They are caught by foolish and harmful desires that drag them down and destroy them. The love of money causes all kinds of trouble. Some people want money so much that they have given up their faith and caused themselves a lot of pain (Contemporary English Version, 1999).

This bible text does not say that money itself is the root of all evil, but the danger is in how people deal with it: if they have the 'power over' the money or if the money has 'power over' them. Yet, sometimes it is interpreted as if money itself is 'the root of all evil' and than profit automatically is

treated with suspicion. Entrepreneurs certainly see dangers in the accumulation of wealth as I have described in chapter 5 about the entrepreneurial rationale. They recognize that dealing with money, this goes for small and for huge amounts, has a risk of becoming focussed on wanting more and more. Yet, they do not treat profit as something negative. Maybe they have learned through their business experiences that money can be used for good or for wrong. It can be used to exploit and to work against competitors. It can also be used to offer job opportunities and to increase the economic situation which results in general improvement of living conditions. In chapter 2 I mentioned Landa Cope who refers to the Bible and explains that wealth is meant to help those who have less to develop themselves. This might be a biblical ideology, but maybe the ones who have a negative association with profit have seen a different practice; the rich becoming richer and the poor becoming poorer.

For-profit and non-profit are two different ideologies. Can these different ideologies be integrated? When I look at the non-profit relief- and developments organisations want to remain non-profit. They see for themselves a task to support business initiatives, but they want to be involved on a non-profit basis. In the case of Bosnacrafts I do not know if and how they keep donations and for-profit aspects of the business separated. In most of the cases there are forms of cooperation with a local church. I then talk of the non-profit part of activities. Dorcas for instance, a humanitarian aid organisation distributes material aid through the local churches. A church is not a company, so any business activities are placed organisationally outside the church. Yet, in the case of Bosnacrafts we see that it involves the same people. This might cause ambiguities, as the same missionaries who are involved in humanitarian aid, 'suddenly' start to charge money when these donations are used by beneficiaries to make products to sell. The example of the Ukraine project of World Partners shows the urge to keep the business (for-profit) and the work of the church (non-profit) apart. For the entrepreneur this is important in order to keep overview on how business activities are doing.

Non-profit or profit implies totally different modes of thinking. A non-profit way of working is not easily changed in a for-profit working style and vice versa. The characteristics of entrepreneurs which attract them to business and the characteristics of missionaries which attract them to mission can be quite different from each other. In that case cooperation might taking a lot of effort in order to understand each other and 'speak the same language'.

7.4. attitude towards moral dilemmas: principled or pragmatic

How do protestant - Evangelicals deal with morality which is perceived by them as a central issue in Bosnia?

I explained (paragraph 1.2.) that Protestant - Evangelicals think it is important to follow certain biblical principles or moral guidelines, even though they want to focus more on the relationship with God. They see a linkage between moral principles and the relationship with God. God is seen as the one who 'knows' what is good and wrong: the moral absolute. If a person is in relationship with God through contact with God in prayer and the use of the bible, he can develop his own sense of what is right and wrong and implement this in his relationship with other people.

The theme of morality is hardly discussed by the advocates of the integration of business and mission (chapter 2), but in the Bosnian field the topic was mentioned a lot, though in the beginning I did not ask for it. Sometimes the issue was referred to in 'hidden way' by mentioning problems of mentality and lack of trust. In the end they saw moral problems as the most important problem of Bosnia and they often referred to the principles of 'honesty' and 'righteousness' (fair play). What I want to do here is reflect on how different Protestant-Evangelicals deal with these moral principles in practice.

Missionaries are taking a principled stance concerning morality and they struggle with issues of morality (paragraph 4.3.). This is how one of the missionaries reflected about the topic:

We westerners have a stronger sense of what is right and what is wrong than they. If you talk about levels, we are on this level (points at a certain height with one hand) and they are on a lower level (points to appoint below his other hand). We have a Christian tradition, even though many Westerners do not call themselves Christians anymore and they do not have this tradition. So, in Bosnia you need to be flexible. You have to change your idea of justice. The question is how much can I allow? But like us, if you want to work with them to discipleship, eventually you have to discuss issues of right and wrong.

This suggests people who want to live according to moral principles will probably have a hard time in Bosnia.

Maybe entrepreneurs like Hans Hamoen (paragraph 5.5.) struggle less with moral principles because of their pragmatic and 'down to earth' attitude. For Hans things are not so much about principles like what is morally good or what is wrong. This is not what he focuses on. His focus is on the goal of helping people who are in need. Also, he has not much interest in the change of something 'big' like a societal system.

Lack of trust is time and again mentioned as the basic problem of Bosnia. At the same time it is 'an asset' which cannot be donated or bought in any way. In thinking about the relevance of trust for relationships I came upon a quote which points out a relationship between trust and faith. *What really distinguishes trusting from distrusting relationships is the ability of the parties to make a 'leap of faith': they believe that each is interested in the other's welfare and that neither will act without first considering the action's impact on the other (Kumar, 1996).*

The 'leap of faith' has to be a mutual step in order to be successful. I heard the story of a Dutch entrepreneur dealing with a Bosnian company. He only delivered after payment in advance. After 11 times, the Bosnian company asked for payment afterwards and he agreed. He never saw his money back. He is still angry about this 'mentality'. It seems that an important prerequisite for trust is the development of relationships. The Bosnian Semina has pointed out (paragraph 6.2.) that relations are important in Bosnia. Yet, they take a long time to develop too.

This is underlined by a missionary who referred to the bible in order to make sense of the issue of trust:

It says in the Bible to love one another. It says nowhere to trust everyone. Trust is something that has to be proven.

Again, it implies that trust is something that develops over time. When strong relations are disrupted through civil war, to trust again may be a long way. Yet there are promising signs too and this is how I want to conclude this paragraph.

Recently a television series has been launched on all TV stations in former Yugoslavia where people who have lost track of each other during the war send each other video messages².

Here is a quote from one of the initiators of the project Katarina Rejger:

The major hurdle was to overcome the fear people still felt. Many ex-Yugoslavians wanted to make a videoletter but were afraid of the repercussions within their own milieu – especially when it came time for the actual broadcast. Almost everyone has nationalistic neighbours who call anyone "a traitor" who tries to make contact with the "enemy". ... You develop ways to break through the natural defence mechanisms of the different ethnic groups. Muslims often portray themselves as victims. Serbians are often very hostile at first. You have to look through all this. Everyone is just deeply unhappy (Tempelman, 2005).

7.5. conclusions regarding the rationales

In this thesis I have taken an interpretive stance. I have seen that actors make their own choices in dealing with business and mission and they give their own meaning to their activities.

I have been surprised by the diversity in opinions and practices. The advocates mention an ideal type of 'true' business and in their books they describe the set up of different larger enterprises

² see: www.videoletters.net

which they see as examples of the successful integration of business and mission (Rundle *et al.*, 2003; Yamamori *et al.*, 2003). In Bosnia I did not find such (larger) enterprises. What I did find was other forms of a certain integration of business and mission which I have described as the story of Bosnacrafts (chapter 4), the ideology of World Partners (chapter 5) and the Tuzla project of the Lutheran World Federation (chapter 6).

I have distinguished four different rationales in 'order of appearance' in my thesis: the rationale of the advocates of the integration of business and mission (chapter 2), the missionary rationale (chapter 4), the entrepreneurial rationale (chapter 5) and the developmental rationale (chapter 6). As I have already mentioned in chapter 1, I see the formulation of different rationales as an ongoing analytical process. In this thesis I did not go as far as to find the 'ultimate' rationales, but I have used the term 'rationale' as an instrument to search for essential parts of the overall sense making process regarding this research topic.

In this thesis, the rationales are not strictly separate ideologies. On certain issues they overlap. According to me, the entrepreneurial rationale can be the most debated in this respect. It shows that some entrepreneurs have an ideology which is partly similar to the ideology of the advocates of the integration of business and mission while others think and work more according to the development rationale. In this thesis I have distinguished the entrepreneurial rationale as a separate one, because of their specific entrepreneurial background as a particular starting point for their thinking. If I would continue with the analytical process, as I see it now, I would probably go as far as to distinguish between three different rationales. Yet, the research has provided me with enough examples of practices and ideas as 'food for thought' for BRON. The results of this thesis have acted as input for BRON to choose its own position in the integration of business and mission. Compared to the rationales, BRON feels most comfortable with an entrepreneurial approach. The forerunners' rationale seems to be too ambitious for BRON in their present development phase. It seems that ample missionary and business experience is needed in order to 'truly' integrate business and mission. I will elaborate on this by showing BRON's present activities and ideas in the next paragraph.

7.6. conclusions for BRON

In the introduction of the research theme (chapter 1) I mentioned that the choice of the research theme is related to my desire to initiate my own project in this business-mission field in Bosnia together with my husband. I promised that I would like to describe the consequences of my analysis for BRON. One way to end a thesis can be to write recommendations for the client who financed the research. In this case BRON is my client and at the same time I am a participant in BRON. This opens up the possibility to omit the recommendations phase and directly explain what BRON has learnt during the research and what its intentions are at the moment.

The fieldwork and my search for entrepreneurs to interview opened my eyes to the fact that quite a lot of Protestant - Evangelical entrepreneurs are involved in projects all over the world. Dorcas has developed a network of these entrepreneurs who can decide to 'adopt' regions in other countries (mostly African so far) where they help to improve people's living conditions. Yet, most of these initiatives are forms of 'charity'. BRON feels itself more attracted to working alongside people in economically sustainable projects. This means that we want to receive our income out of an economical project too. In the contacts I have had during the fieldwork this idea has been supported and encouraged. Yet, the results of the research have also opened my eyes to the complexities of such an undertaking. Therefore, we think it should not be only 'our' project, but we have developed the idea to involve others who have the needed type of experience for such a project and who want to commit themselves for a shorter or longer period of time.

At the conference 'doing business on the Western Balkans' in October 2004 I met, to my surprise, the Balkan regional director of Dorcas, a retired Shell employee. It seemed a promising sign of the integration of business and mission to meet a Protestant-Evangelical aid- and relief

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organisation at a business conference. We visited their Bosnian office and projects in December 2004 and after that we decided to cooperate on several projects in the year 2005. BRON has cooperated with the training of a local Evangelical NGO in March and in May. We will go there again in July. This gives us a chance to experience what it is to be the 'Westerner who flies in to do a training' and to investigate promising business opportunities.

Dorcas, like BRON, has the aim to support the development of economic activities in the region in North West Bosnia where they are active. They are searching for something they call the 'economic engine' of the region. They support our idea and together with Dorcas we are trying to find business partners who want to join our initiative. We have recently made an advertisement for this which we will spread first in Dutch Protestant - Evangelical business networks. Dorcas will support our initiative with their expertise, but they will not be financially involved on a for profit basis. We aim for a clear financial and organisational distinction between for-profit and non-profit parts of our project.

We have tried to compose a vision and mission for BRON. Mission is used here in the meaning of 'the concrete strategy to make a vision reality'. Our vision and mission show what our own view is on the integration of business and mission. I will explain our ideas specifically about 'mission as testimony by words and deeds' below the matrix.

Vision	Mission	Activities
To create possibilities for Bosnian people to live a life of fulfilment through job opportunities, education and contacts	Start commercial (agricultural) activities in North West Bosnia	Participate in a new agricultural company (joint venture) working with own production and contract producers
		Support contract producers with technical and marketing support
	Improve the learning possibilities regarding entrepreneurial spirit and agricultural knowledge	Develop leadership and entrepreneurial capacities
		to link Dutch schools (CAH) to agricultural schools in the region
	Create exchange possibilities Bosnia and The Netherlands	Create linkages to Dutch churches, businesses and schools for Bosnian people and organisations
		Actively work on and join networks in Bosnia and The Netherlands

We have chosen to leave out of the matrix a specific mission goal in the sense of testimony by words and deeds. We see the issue of testimony as something that belongs to the core values of BRON. BRON is a company with a Christian world view, we want to translate this into daily practice and in this way testify mostly by our deeds our core values to the people we work with or have contact with. We see this 'testifying' as a normal process of getting to know people and in this process share about who you are as a person. We see the people of Bosnia as capable of

discovering their own value(s) and to decide what is important for them. We like to challenge them and probably also ourselves by mutual exchange about important Christian and non-Christian values. We hope to learn a lot of this kind of on-the-job and after-work encounters. The term fulfilment in the matrix needs some more clarification. It is our vision that people in Bosnia discover their own self worth and important values and that they are able to live accordingly. Our hope is that they have hope for the future, both for their life on this earth as for the life thereafter and we are willing to share our perceptions about this to people who are interested in this.

It is our vision that Bosnian people have the chance to work and sustain in this way their family's livelihood. We see earning your own livelihood as healthy for the mind and supporting the self-respect. The aim is to set up a for profit business in order to enhance this. When this is established, which is risky enough, all kinds of activities can be developed as a spin-off. My husband is part-time teacher at the Agricultural professional school in Dronten which is very interested in exchange projects and options for practical training in Bosnia. Actually, at this moment one of the exchange students is in Bosnia doing a practical training for Dorcas and BRON. He was very interested in our project and is doing research on specific market opportunities. We consider this as yet another sign of the support of our initiative.

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Epilogue: A follow up on the parable...

Did God indeed leave the earth?

*... At that time you did not know about Christ.
You were foreigners to the people of Israel,
and you had no part in the promises that God had made to them.
You were living in this world without hope and without God,
and you were far from God.
But Christ offered his life's blood as a sacrifice and brought you near God.
Christ has made peace between Jews and Gentiles,
and he has united us
by breaking down the wall of hatred that separated us.
On the cross Christ did away with our hatred for each other.
He also made peace between us and God
by uniting Jews and Gentiles in one body.
Christ came and preached peace to you Gentiles, who were far from God, and
peace to us Jews, who were near God.
And because of Christ,
all of us can come to the Father by the same Spirit.¹*

Though I am aware that this text might be a bit too 'heavy' for those who are unfamiliar with the central issues of the bible, I used it in order to show the centrality of the person of Jesus Christ in Protestant - Evangelical thinking and what he makes possible.

In my experience, God is not far away and he did not leave the earth, though I have as well experienced the feeling that he is absent from my life. We do not have to 'climb up to him' by keeping all kinds of moral principles or doing 'good deeds'. He has shown his love for all human beings, independent of them 'being good' or 'being wrong'. Christ is central in this, because he is the person who has the ability to unite all human beings with God and with others. It is a matter of personal choice to accept this as a reality. For me, it has so far proven to be the best explanation to make sense of this world and my place in it, even if I experience many unresolved issues. I felt like I should take the opportunity of this thesis to do a short 'testimony by words' myself. Perhaps that makes me the forerunner of a 'new' trend: integrating studies and mission...

¹ Ephesians 2:12-18, Contemporary English Version, ©1999, American Bible Society.