

THE ECONOMIC PARTICIPATION OF FILIPINO
PENTECOSTALS: A CASE OF SELECTED ASSEMBLIES OF GOD
BUSINESS PEOPLE IN THE PHILIPPINES

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INTRODUCTION

As a way of introduction to the case of selected Assemblies of God business people in the Philippines, let me start by sharing the story of Florentino “Jun” Somera, a faithful Pentecostal believer, who is currently serving as an elder of an Assemblies of God church and is the current Director of Agriculture in the municipality of Mallig, Isabela, Philippines. During his childhood, Somera dreamed of being a successful engineer. But Jun’s family was poor and when his father died while he was still young; accomplishing his dream became much more difficult. He was eighth of ten children and his widowed mother had no resources to support her children in school. Accepting these hardships as his driving force to reach his goal in life, he utilized his talents and skills to get out of poverty. In doing so, he acquired the virtues of learning, hard work and discipline.

During college, he worked as a student in a drafting office, where he learned to draw and paint. He also often worked as a tricycle driver or sold *pandesal* (a popular type of bread) along the streets in Mallig, Isabela. He disciplined himself by supplying “his needs only and restricting his wants” in order to sufficiently provide his five basic needs, namely: food, livelihood, education, shelter, and health. With his initiative and the collective contribution of his siblings, he completed his BS in Agriculture in Isabela and eventually was employed as the Agricultural Cooperative Development Officer of the Department of Interior and Local Government of Mallig, Isabela (DILG). He then served as one of the organizers of the cooperative organizations in

Region 2. It was during his college days that he met the Lord through his wife, who was then his friend.

During the early stage of his employment, he aimed to earn money, which was the second among his four financial objectives to: learn, earn, save and invest. He believes that people will do one of three things with their money: save, invest, or spend. Being a saver at that time, he spent his money on important things, believing that money is just like a seed that should be planted in good soil in order to produce seeds for replanting. He articulated his financial equation (income - savings = expenses) in order to formulate his own income statement and paid attention to the value of savings. So while working as a government employee, he started saving and investing his small resources by raising pigs with an initial capital of \$77.00. He then multiplied this capital, which grew to \$800.00 in 1983. After saving some money, he decided to invest his money in a good farm, believing that there is money in agriculture. Armed with the skills and “know-how” in agriculture and his principles of SAPAE (Survey, Analyze, Plan, Action, and Evaluate) in investing, he reinvested the profits of his farm into buying agricultural land until he was able to secure thirty five hectares of rice fields that produced an income of \$700,000.00 per year. He invested some of his money in 1986 in the First Cooperative Bank (FICOBANK) and became a major stockholder. He later served as one of its directors.

He acknowledges, however, that farming, like other businesses, has risks involved, such as pests, natural calamities, and price fluctuations. Thus, he always diversified his “portfolio” by putting his resources in other investments. So in addition to his rice fields, he produced coconuts, fruit bearing trees, root crops, a piggery and fish ponds on his property. He made sure that the quality of his investments ensured increasing productivity. Thus, he utilized certified seeds that increased the success rates of cropping.

In addition to his success in business, he aspired to an ethical lifestyle of honesty, integrity and the fear of the Lord. In his business engagements, he maintained excellent relationships with his employees. When asked how he managed his employees, he simply answered, “Trust, honesty, and confidence.” Given his generous heart, he ensured that his employees received incentives and rewards for their achievements and industry. In 2007, Somera became a two-term chairman of the Board of FICOBANK and was given an award as the outstanding agriculturist of the Philippines. At the age of 57, he has not stopped learning and has continued pursuing his Doctoral Studies in

Development. His children, who are all God-fearing, now manage his resources with his trusted employees.

REVIEW OF LITERATURE

Pentecostal economics is a theory or system of management of resources by Spirit-filled Christians that describes the production, distribution and consumption of resources at the service of individual or community well-being. The challenge of globalization that increasingly permeates the socio-economic landscape critically raises an important question as to how Pentecostal mission translates its witness in the globalized economic world (Klaus 2012). More than fifteen years ago, Harvey Cox predicted that Pentecostals would fit well in the 21st century because Pentecostals are able to indigenize their witness locally and globally (Cox 1995). Such outstanding achievement of Pentecostals in the 21st century requires a critical reflection of how Pentecostals develop their witness to the evangelization of economics. Sociologist David Martin of the London School of Economics points out that although Pentecostalism is a product of marginalized religion, often overlooked by the larger religious sectors, Pentecostals prevailed by interjecting their faith and spirituality in society. Martin adds that Pentecostals are creatively resourceful and innovatively translate their conversion in the production of common good and the betterment of life (Martin 2006, 18-38).

A similar observation made by Donald Miller points out that Pentecostals “have a strong entrepreneurial drive that has resulted in major religious realignments as well as profound social, cultural and economic changes” (Sato 2010). According to Miller, “Some of the most creative faith-based programs in the world are being developed by fast-growing Pentecostal and charismatic congregations — both Protestant and Catholic” (Miller 2012). In his survey, he finds that Pentecostals “are partnering with NGOs [non-governmental organizations] on various kinds of economic development projects, particularly micro-credit loans that start small businesses within the community” (Miller). This observation is quite similar to the observation of Jenkins and Sergeant that Pentecostalism “is one of the most dynamic and potentially transformative religious movements in the 21st century,” yet “it has never received the attention it deserves in the academia as a whole and in teaching” (Miller).

An empirical study done by Akoko Robert reveals that Pentecostals have an important theology to contribute to the economic well-being of a society based on their doctrine of prosperity. Based on

his findings, Pentecostal churches started to grow when the issues they faced from economic exploitation would be addressed promptly by Pentecostal leaders through preaching biblical economics (Robert 2002, 259-376). A recent survey of Pentecostals in ten countries by Pew Forum on Religion and Public Life reveals that most Pentecostals believe “that God will grant material prosperity to all believers who have enough faith” (The Pew Forum on Religion and Public Life 2006). This is of course rejected by some Pentecostal scholars because of the excessiveness of prosperity theology in the movement. Thus, the task to formulate a Pentecostal theology of economics that is faithful to the biblical tradition and to what Pentecostals believe and practice is a coherent and an important aspect of Pentecostal theology in the 21st century. Scholarly debates on how to frame a Pentecostal doctrine of economics argue that it should be based on four frameworks: distinctive doctrine, value ethics, models, and praxis (Robert 2002:361; Hunt 2011).

RESEARCH METHODOLOGY

The methods used for this study are a combination of qualitative and quantitative approaches of enquiry. Using a guided questionnaire that fleshes out the ways and forms of Pentecostal economic participation, this study was carried out through in-depth personal interviews of prominent and distinguished Filipino Pentecostal business people, visiting them in their homes and business sites. In some cases, group dynamics and lively conversations among Pentecostal believers engaged in business were utilized in this study. As a result, this study analyzes the economic framework practiced and developed by Filipino Pentecostals based on what they believe as Pentecostal believers.

Research Participants

The respondents of this study are all Filipino Pentecostal business people; ten of them are male and thirteen are female. The majority of them are serving as deacons and elders in their respective local churches, but some of them are bi-vocational; they are business people who at the same time serve as pastors. Others, however, are faithful members of the local church. Most of these business people have completed their graduate and postgraduate studies. A few of them have only completed their elementary and secondary education. Based on the data, the majority of the Pentecostal business people have served

in the church for sixteen years or more. The data shows that the respondents are mature members in the local church and have been involved in the ministry for many years. Only a few of them have served less than fifteen years. The majority of the respondents are business proprietors. Some are employed in a company or by the government and at the same time are self-employed or own some businesses (see Appendix 1 for full biographical data).

Given the theoretical and empirical component of this study, I will strongly argue that Filipino Pentecostals are developing an economic participation that contributes to the well-being of local communities. To prove this, I will present case studies of individuals and company businesses owned by Filipino Pentecostals who are making a significant contribution to the creation of common good and well-being of individuals and communities.

An important component of this study is to construct a biblical theology of economics based on a Pentecostal perspective. I will argue in this study that the Pentecostal movement has a legitimate basis for their economic practice by virtue of their theology of creation, redemption, and pneumatic theology of the Holy Spirit. Since poverty and corruption are still the major blockade of development for Filipinos, this study encourages Filipino Pentecostals to be economically responsible, translating their witness into the production of common good of the society.

ANALYSIS AND FINDINGS

Conversion to Christ

When asked how they came to a personal relationship with God, the majority response of Filipino Pentecostal business people shows that their conversion started at home through the godly influence of their parents, peers or spiritual leaders who brought them to God. Conversion occurred in many ways, like personal evangelism, a crisis situation or friendship network with other Christians. One respondent, who owns a hotel, said,

I was saved through the help of my wife and our Pastor. They encouraged me to get closer to God. As I fought through life's trials, I never gave up my faith in Him. He is the only resort when I have problems that I can hardly solve. There is peace in Him, and I never fail to thank Him for my

everyday life, even in my busiest days. Prayer for me is very important (Espejo 2011).

Basic Christian discipleship and value formation are highly valued by the respondents as important components that shape their values and perspectives in life. Most of the respondents are products of non-formal and formal discipleship at home or in church during the early stage of their lives. Homes were important places to discover their calling in life. The influence of (or example set by) their parents became a paradigm shift to experience personal change and transformation. At the heart of this, love for God and for their neighbors was instilled at the early stage of their lives. This study shows that the drive to excel and succeed came from the virtues they acquired from other people who influenced their lives. The ability to pursue excellence comes through dramatic spiritual conversion and discipleship process.

Experiences of Poverty

The sting of poverty became the dominating influence that drove Filipino Pentecostal business people to strive and excel in life. Poverty is the root cause of many problems in the world. Poverty is characterized by hunger, broken homes and families, poor health, low income, and poor shelter. Poverty comes in many ways such as unemployment, poor educational systems, bankruptcy in business, sickness, results of war and alienation from families. When people have nothing, faith and trust in God are essential for not losing hope and keeping their dreams alive.

The role of education and wise management of resources are pivotal and important tools of personal empowerment for releasing oneself from poverty. Some respondents in this study did not experience the effects of poverty because of the industry of their own parents or, at the early stage, they learned to be wise and thrifty with the resources they had. Now that they are successful, they think they are called by God to fight for the rights of the poor and the oppressed.

The respondents were not quick to suggest that working overseas can be a potential tool to get out of poverty. But rather, there is a strong suggestion from these Filipino Pentecostal business people that in order to succeed we have to develop local skills and resources that are available as a tool for economic well-being. Cooperation and family solidarity is crucial to building one's life. As one respondent

said, after her parents died, she and her siblings had to help one another succeed in life. They learned to be responsible for themselves and use whatever they had to survive and succeed. One respondent testified:

I was born into a poor family. So I need to work while studying when I was a child. I used to go to the farm with my parents to help them with their work. When I grew bigger I worked in a shoe company, tailoring and driving. Driving was my work before I put up a business. So from childhood, I've been working in order to live. Even though I learned how to accept the life I have, I am not angry with life because I believe everyone has a chance to improve his/her life in God's time (Baluan 2011).

Spirituality and Economics

With respect to the relationship of Christian spirituality to economic well-being, the respondents are quick to suggest that prayer is a gateway to personal and economic growth. Filipino Pentecostal business people believe that when we call out to God, he answers us. Prayer is the best weapon, and often prayer is the avenue to receive wisdom in their business undertakings. Developing a deep personal relationship with God only comes through prayer.

The value of prayer for the respondents creates a hunger for God's presence and the power of the Holy Spirit. Prayer is instrumental in experiencing a deeper grace from God. It was because of prayer that some of the respondents received the power of the Holy Spirit. Baptism in the Holy Spirit is perceived as power, but the impact of this power is holistic in its nature. In other words, while Filipino Pentecostal respondents subscribe to the belief that this power enables us to actualize the mission of Jesus on earth, this power is the same power that enables us to create wealth and resources for the Kingdom of God.

Most respondents read the Bible regularly for personal empowerment. The word of God builds lives and communities. At the same time, it is a source of wisdom. As one of the respondents puts it, "the word of God is rich in providing business principles." The concept of witness for the respondents is not limited to the verbal proclamation of the gospel, but it can be practically demonstrated by the creation of common good in the community.

Theological Basis of Creating Wealth and Resources

Almost all the respondents acknowledge the power of God's word in providing wisdom and business principles in their own business. While only a few of the respondents have been theologically trained, there are emerging theological patterns that are obvious in their statements. First, while respondents recognize the importance of faith and trust in God, they believe that, as children of God, we should be models of industry and honesty in our work. One respondent who bases his business principles on the parable of the talents pointed out that all of us have been given individual talents to use. We should seek to develop them in order to that we might grow and become productive. Work, according to the respondents, is both commended and commanded by God, who exemplified working during the six days of creation. In the same manner, God commanded that the community of His people must work for a living. Resting is the result of working. Laziness and covetousness are condemned by the respondents.

The respondents also believe that the poor would not experience poverty if they were industrious and used whatever available resources they had to succeed. Investing one's resources in a worthwhile business project is highly suggested by the respondents. The respondents believe that wealth and resources should be replicated and produce an increase. A Pentecostal believer owning thirty-five hectares of rice fields in Isabela pointed out that "replication" or reinvesting the profits of your business will guarantee success and productivity (De Leon 2011, 2).

The respondents are quick to suggest that saving wealth and resources has an abundance of references in the Bible. The respondents believe that Pentecostals must save their resources wisely. Three theological bases are suggested by the respondents: (1) Christians must learn a lesson from the frugality of the ant, which saves its own resources while working during summer time; (2) The example of Jesus in saving the leftovers after He fed the five thousand was also mentioned by the respondents as a basis of biblical savings; and (3) The principle of wise saving for the work of the Kingdom of God is encouraged by the respondents, in contrast to saving for self-aggrandizement and self-gratification.

Giving is highly valued by the respondents. The majority of the respondents encourage God's people to share their resources with the Kingdom of God. One respondent believes that giving ten percent

of her income is the secret of her success in business. Another respondent acknowledges that wealth is a gift from God, and therefore it should be used in the work of the Lord.

There came a time in my younger years when my parents had financial problems because my father resigned as an employee. It was a big decision for my parents because my father wanted to start his own business. He believed that through hard work he could succeed. My father is a Christian by birth. He has a cousin who was a missionary who helped him introduce the principle of Malachi 3:10. That helped him religiously share the blessings he got from his business. In return, God has been very generous to us until now (Menoza 2011).

There are limitations on giving, however, especially when the receivers become dependent and stifle initiative. Giving is not only limited to providing money, but it also includes information and knowledge, technological skills, or training and opportunities.

Business Development and Processes

Education is always the starting point of a successful career in business. Although not all the respondents have completed higher education, they believe that business is an art that should be learned. The respondents of this study value personal and professional development the most. They are avid followers of new trends in business. They are not afraid to utilize new information and technologies to upgrade and expand their businesses.

Experience or business immersion is another prevailing suggestion among the respondents. Many business ventures were developed before the respondents were able to receive the fruit and products of their labor. Almost all the respondents admit that they started from scratch, but because they employed an innovative spirit at the early stage of their business careers, they were able to make their businesses grow. One of the respondents said,

From Manila where my husband had been based, we came home to Isabela, and with the little money he got selling his share of a business, we went to Mallig, Isabela and started a dry goods store, which eventually evolved into a rice and corn business. We even became a tobacco dealer. Life was hard back then, but with a lot of perseverance and thriftiness,

we were able to save enough to give our children a good education. Later on we also dealt in pesticides (Jesusa Uy 2011).

Filipino Pentecostal business people highly recommend basic fundamental principles of economic well-being by encouraging Christian believers to foster a hard-working spirit. Work is both commended and commanded by God. It was God who modeled working. God himself is a working God. When the Torah was given on Mt. Sinai, God stipulated that Israel must work for six days and rest on the seventh day. It is from this idea that Filipino Pentecostal believers in the business world suggest that Pentecostals must be a working people. Another respondent noted:

Pentecostal economics is closely connected with the work of God. The respondents acknowledged the divine mission of one's resources in the work of God.

We started selling Baguio vegetables. We worked hard and our business grew. Then we went into the business of foreign currency exchange. Later, we added a funeral home service. We are thankful for honest people that we hired because they showed the same concern with our business. Our business succeeded because of them. Most of all, we recognized that God has given us our business for a purpose, and so we are glorifying him by investing some of our resources in God's mission by providing scholarship assistance to Bible School students and ministers. We believe this is the reason God has blessed us (Luz Villaloboz 2011).

Economic Values

The concept of work is closely linked to man's responsibility as the steward of creation, according to the respondents. A human being is created to work and contribute to the well-being of their communities. We work to survive, earn, and make a profit for our future. The respondents believe that Christians should develop a strong work ethic. We have to be honest and trustworthy in the market place. Work is a part of worship that should be enjoyed as a gift and blessing from God. Christians who enjoy working will make themselves a channel of blessings, and it will keep them out of trouble.

Aware of the teaching of Jesus on the parable of the talents, Filipino Pentecostals believe that we should learn the art of investing resources in a worthwhile project that will increase our resources. Investing one's resources in a good project can create employment and alleviate poverty. Investment can increase your income and secure your future for the sustenance of your family. In relation to the church, one respondent encourages God's people to invest because it is difficult to work actively in the ministry with an empty stomach or a weak and unhealthy body. Filipino Pentecostal business people also encourage God's people to invest in religious projects, such as the building schools, charitable organizations, and church planting projects. What is not acceptable to them is using their money for immoral and illegal purposes. Overall, the respondents have a high level of understanding of the advantages of investing our wealth and resources for the Kingdom of God.

With respect to how we perceive and handle money, the respondents suggest that money should be invested in worthwhile projects that will rebound for the benefit of all. Since wealth is a gift from God, it should be used properly. As one respondent put it, "Do not let money control you, but you will be the one to control money." The respondents acknowledge that wealth owned by God's people must produce righteousness and common good. One said:

Wealth may refer to knowledge, position and possessions. It is a gift from God. Whether we are born wealthy or not, we need to use it properly. We may use it to gain friends. Wealth can become our master, but don't let it rule our lives. Use it wisely instead. Use it to be more capable of serving the Lord. Share it with people who are in need, and the Lord will bless us more (Francisco 2011).

When it is handled inappropriately, money creates multiple problems. The respondents are aware of the negative influence of money and condemn the use of it for prostitution or gambling. While the respondents perceive wealth as temporary, there is a high level of perception from the respondents that money is powerful and it can be an instrument for the production of common good. The respondents believe that money should first of all provide the basic necessities of a family. But money can also produce the development of quality education and information, jobs and employment, and empowerment of charitable organizations. God owns our wealth; we are only stewards of

it, according to the prevailing perceptions of Filipino Pentecostal business people.

Business as Mission

When asked the purpose of business, the respondents highly acknowledge that wealth and resources are gifts from God, and those who have been gifted in creating wealth and resources must recognize their spiritual mission. The respondents believe that wealth should primarily be used for the production of common good, especially for the expansion of God's mission on earth. The respondents are quick to suggest that their business was given by God for the well-being of their own families. They also recognize the missiological implications of wealth by acknowledging that wealth and resources should be used to help the poor, provide jobs for the unemployed, and most of all, to bring people to Jesus Christ.

God gave me this business because I think He wants me to help to some people. Through the business I have helped others by giving them work, especially those who cannot find a job because of lack of education. A degree of education is not required in our company. People who can do the hard work and have good health are being hired. Maybe that's my mission in life – to help others (Reyes 2011).

For the church, wealth and resources should be used to support the ministry of pastors and churches. Since the mission of the church is to propagate the gospel to other parts of the world, the respondents highly suggest the giving of resources for missions. The respondents also believe that Christians must take seriously the needs of the whole person. The gospel has the power to bring the whole person into healing and wholeness, which includes spiritual, social, economic and political well-being. Christians must be reminded that the redemptive work of Jesus is focused on the redemption of the whole person and the whole creation. The respondents also believe that Christian business people should be driven by biblical ethics. The ethics of love, transparency, and honesty in work can serve as a counter-culture for rich people that exploit the poor.

Implications and Recommendations

Despite the importance of economic resources in the expansion of the rule of God and its explicit relevance in the teaching of the Bible, it appears that the authority to teach moral economics has been given to secular experts who are knocking at the door of our local churches. Based on the observations above, this study suggests first that Filipino Pentecostals must examine and come up with a biblical doctrine of economics that should be integrated in our Sunday school classes, Bible studies and the curricula of Pentecostal Bible Schools.

Second, while Filipino Pentecostals believe in the empowerment of the Holy Spirit, this empowerment should not be limited only to the verbal proclamation of the gospel. It should also be translated into the betterment of life.

Third, because Filipino Pentecostals emphasize obedience to the Great Commission by sending missionaries to open and restricted countries, Pentecostals must disciple their members to produce economic resources that support the mission of God. On the other hand, missionaries who will be sent out should not be afraid to utilize business as a way of reaching the lost. The increasing popularization of business as an instrument for mission must be integrated as an important component of mission strategy in reaching the lost.

Fourth, because Filipino Pentecostals are often perceived as socially irresponsible people, Pentecostals must be more socially and economically responsible. Pentecostals must learn the art of self-reliance and self-supporting ministry. Based on the study, there are increasing observations that Pentecostals, compared to the general population, know the “hows” of economic development. They are not ignorant or left behind with respect to knowledge and information about economic development. Evidence reveals that they believe in continuing education, creativity, and innovation in creating wealth and resources. The perceived assumption that Pentecostals have a too “other-worldly mentality” is inconclusive and does not necessarily apply to economic development. There is a growing suggestion from Pentecostals that what they are doing in the present world is a physical testimony that a time will come when God rules over all creation.

Conclusion

This study lays out the contention that Filipino Pentecostals have an important role in the shaping of moral economics, and they have the potential to make a contribution to the economic development of local communities. We find that Filipino Pentecostal business people are marked by industry and innovativeness in the areas of investment and accumulation of their resources. This study demonstrates that the way they do economics is in the direction of the production of common good. Thus, the task of formulating a Filipino Pentecostal theology of moral economics has started. Filipino Pentecostal believers, by virtue of their rich spiritual theology and praxis of ministry, must translate this witness into the production of economic well-being for their people and communities.