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Integrating Faith and Values in the Business Courses
at Pakistan Adventist Seminary

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INTRODUCTION

Much of what human beings do is geared towards money. Why do we study? To be able to work one day. And why do we work? To earn a living. And what do we do with the earned money? We buy food, clothes, our necessities and even education.

Business Education: In a world that is becoming more and more competitive all the time, more and more students are taking business studies, with the intention of being financially successful in the future. Not only do students want to take up a business program because of the monetary benefits it might bring but because they perceive that a certain amount of status is attached to it.

Students' Perception: From the very beginning, the business course seems to bring arrogance and pride in the students' mind. This is not to suggest that the business course leads to pride or that the business profession should not be pursued because it has unspiritual intents. The students taking business studies are very optimistic about their future. They would like to achieve a successful future for themselves. Palmer (1993) reports the findings of a survey of the undergraduate students in his book. It was discovered that the students were very optimistic about their personal futures against all odds. On one hand, the students think they'd be able to find a good paying job, earn a lot of money and live in a nice house, on the other hand they are darkly pessimistic about the future of their country and the world. They are fearful of the economy, pollution, crime, morals, energy and nuclear war. But at the same time they are brightly optimistic about their personal futures. They believe that the knowledge they would gain through education – especially with the access it gives them to their profession – will enable them to carve out a niche of private safety and sanity in the midst of public calamity. They believe, that they can "win" while everyone around them is losing. (pp. 4,5)

Situation of the Graduates: Based on my experience at Pakistan Adventist Seminary (PAS), I have noticed, that during their stay on campus, while pursuing a four-year curriculum in Business Administration (BBA), attending regular worships and church activities, taking all the religion classes that are offered and even having been baptized; the exposure to these values may not have had a lasting impact on their lives.

At the time students graduate and leave college to work outside, the faith that they have acquired or the values adopted and even publicly announced on the campus, seem to be completely lost. I have observed that many graduates are not zealous about their Christian faith. There doesn't seem to be any difference between them and non-Christians. Most of them don't even pay tithe.

Was the practice of those values on campus and the show of faith, just a pretentious attitude? Did they conform to those values because of coercion, since they were part of the rules on campus?

Problem Analysis: What has gone wrong? Were the faith and values just the "rituals" and "traditions" that they went through? Why haven't faith and values been embedded in their minds to leave a lasting impact? Perhaps their perspective of Business and Success has been secular. It seems that we have not helped them shape a biblical worldview of business.

Students: Has the mistake been with the students who have disobeyed by misapplying the things they learned? Obviously, most of them have not lived their faith. It would be appropriate to say that "faith without action is dead." (James 2:26) Palmer (1993) affirms this by saying that "it is not enough for the students to record their teachers' words. Learning the truth requires that the students enter into personal relationship with what the words reveal. (p. 43)"

Teachers: Or have the teachers not been able to integrate the faith and values into the subjects that they taught? Perhaps, the worships, church services and religious classes were just very superficial and not filled with much integrative content. Dudley (1998) refers to the Valuegenesis study, which has shown that we most effectively transmit a grace orientation to our youth by providing a climate of warmth and acceptance by employing caring teachers in our school system. We best learn about and accept grace through warm, supportive, interpersonal relationships with grace-filled people. A major task in coming years is to instruct our teachers to become that kind of people. (p. 16). Since the teacher wants to integrate the faith and values, he would have to exemplify them too, otherwise his purpose would be lost. Is it possible that the teachers have not shown them the role model. They've required the students to do things which they themselves are not doing.

Purpose of the Paper: This paper was designed to explore the areas which can be improved in order that the Christian faith and values can be integrated in the lives of our students, so that their view of Business and Success would be different than the secular view.

I would like to see graduates from our college (other SDA colleges too) become pillars of our faith in different cities where they work. I would like to see them as honest Christian businessmen, who will have respect in their community and among their colleagues for their integrity. I would like to see them as laymen who will support the church in every possible way.

WHAT IS FAITH?

Meaning: Faith is a word with many meanings. It can mean faithfulness. It can mean absolute trust, as shown by some of the people who came to Jesus for healing. Or, as James points out, it can even mean a barren belief that does not result in good works.

We must be very careful to understand faith as Paul uses the word, because he ties faith so closely to salvation. It is not something we must do in order to earn salvation – if that were true, then faith would be just one more work, and Paul clearly states that human works can never save us. Instead faith is a gift God gives us because He is saving us. It is God's grace not our faith that saves us.

Faith with Actions: Rasi (1998) quoting John Westerhoff III, writes "we are not saved by our knowledge, our beliefs, or our worship in church, just as we are not saved by our actions or our religion. We are saved by the anguish and love of God, and to live according to that trust is to have faith" (p. 3).

Faith is not just something to believe in. It is a living experience. What we do manifests our faith. Faith is not just something theoretical, it is practical. Off course in order to obtain the basis of our faith, we have to study the Bible. You would only become a mature Christian if what you profess to believe coincides with your life or actions in your home, church, and in your business. In the Bible it says, "and without faith it is impossible to please God, because anyone who comes to God must believe that he exists and that he rewards those who earnestly seek him." (Hebrews 11:6).

WHAT ARE VALUES?

Meaning: The word value means not only a worthwhile product (what we value) but also a process (the method by which we arrive at what we value). This process begins in early childhood and continues throughout our entire lives. We are constantly assigning relative worth to things or concepts such as wealth, beauty, power, popularity, happiness,

achievement, freedom and salvation. We do this not in abstract but as these values are called into action in the situations that arise in the course of everyday living. Values in other words are not passively received; they are actively developed.

How They are Transmitted: Holmes (1975) emphasized the importance of the "climate of faith and learning." He said that values are transmitted "more from example than from precept, more from their peers than from their elders, and more by being involved than by being spectators" (p. 82).

Business does not exist in a world by itself. The country and society in which we live affects the business through its value system. Families have their set of values and customs, many of which are backed by laws. For instance some cultures have individualism as their value. If someone has this value, his actions will show. He will not care about others but only about himself. Value is not something which has to be specifically verbalized in order for the next generation to learn. Dudley (1998) talking about the issue of transmitting of values says:

We cannot really transmit values to our youth. In our anxiety about seeing our young people 'lose their way' and our compulsion to 'do something' we may fool ourselves into believing that we can transfer important values directly from our hearts to theirs. But a value cannot be passed from one person to another. We can only help the younger generation to understand the process and to acquire the skills and tools that make it possible for them to develop their own value systems. Seen in this light, true values, faith commitment, and ethical behavior are much more closely related to freedom and choice than to obedience and conformity (pp. 13,14).

WHAT IS FAITH INTEGRATION?

Meaning: Korniejczuk (1998) quoting Badley questioned the term integration in the context of the integration of faith and learning. For him, there are five possible meanings: fusion, incorporation, correlation, dialogical integration, and perspectival integration.

Fusion means that two (or more) elements flow or mesh together to become a new entity. Thus the fused elements may or may not retain their own identity.

"Incorporation seems to imply that one element disappears into the ...other" "In correlation integration, someone, usually a teacher, shows the relationship between two subjects by noting points of interaction or common interest."

Badley understood by a dialogical integration "the high and continuous degree of correlation that we could properly claim a conversation had begun between two areas," and finally, "perspectival integration in the entire educational enterprise is viewed from a specific perspective" (pp. 3,4).

Components of Integration: Gaebelein (1968) analyzed three components in integration.

The first component is the teacher. The teacher also developed his worldview from scratch not instantaneously. The second element of Gaebelein's book is that of subject integration.

He expressed that there are some subjects which are more difficult to integrate than others.

The third vital element in integration is the school atmosphere, and atmosphere that extends beyond the classroom. This includes all extracurricular activities, namely cultural programs, band, choir, athletics, student discipline, chapels, and even brochures that promote Christian education. (pp. 43,44)

These three components cover most of the areas. Integration in a school setting, if properly organized or planned, can become effective through these components. One could argue that the student should be included as a component. Yes, the student is important in this whole integration but we need to remember that the whole process of integration is done for the sake of the student. So, the student is a given factor, for whom the integration is designed.

BUSINESS AND SUCCESS – A SECULAR VIEWPOINT

Definition of Success: How do we define success? Dayton (1992) defines it in this way:

"Success is the degree or measure of succeeding, a favorable termination of a venture, specifically the attainment of wealth, favor or eminence" (p. 20). So success refers to money and affluence (wealth), approval by others (favor), and status or fame (eminence). It

is the attainment or accomplishment of something. It is like reaching a certain milestone in life. It is when a person feels that he has achieved a certain feat in his life or career.

In business, success is "doing better" than the competitors. Growth is considered to be the norm. Perhaps at one time we would have been content to carry out our profession to serve others and to make an adequate livelihood, we now look to others who are in the same business to discover whether or not we are performing as well as we "should." If we lose a share of the market, we worry or are discouraged. If someone else gets a promotion we expected, we are devastated. We worry even if someone else who has nothing to do with us gets a larger reward than we did.

Definition of Business: What is this "business" that we are talking about? Business has to do with the for-profit delivery of goods or services. It is the use of labor or resources that are owned by the company to produce a surplus. The goal is to add value to whatever it does and thus produce a return on the owner's investment. In recent years the business phrase "the bottom line" has become very much part of our vocabulary. For business the bottom line is money, profit, and surplus.

What is the purpose of business? The majority would reply, "to make a profit." But this is not all true. Business looks at the needs of the public, customer or community and tries to satisfy those needs by providing relevant products. From the moment a person gets up till he goes to bed, most of his activities promote business in one way or another. So, businesses have an important role in our society and lives.

ETHICS AND BUSINESS

Business Environment: In the business world there is a slogan, "anything goes." In order to succeed in their profit-oriented motive, companies engage in such activities that are very

questionable and even unethical. Amitai Etzioni, professor of sociology at George Washington University, recently concluded that in the last ten years, roughly two-thirds of America's 500 largest corporations have been involved, in varying degrees, in some form of illegal behavior.

Cases of Unethical Behavior: John Manville company's employees who were working with asbestos had developed a disease called asbestosis. But the executives hid the information from their employees. Today, the company is forced to turn 80% of its equity to a trust representing people who have sued the company.

Referring to unethical activities in Asia, McGrath (1993) talks about Teruzo Yoshino, chairman of Shimizu Corp., one of Japan's largest construction companies, who was arrested amid allegations that the construction giant had paid off key politicians in order to win lucrative public works contracts. He gives a further example that, "employees from several firms in Taiwan – including state-owned companies – were indicted on corruption charges in a case involving the construction of a water treatment plant being built by state run China Petroleum Corp." (p. 20)

Our developing country, Pakistan, has many examples of corruption. Most of the businesses are engaged in some sort of unethical activity all the time. Either there is adulteration of the products, or inappropriate pricing, or bribes or manipulation of tax return. Contracts are acquired by giving money under the table. Government has all the laws but the implementation is very poor. Further, the government officials themselves are engaged in all kinds corruption. I guess most of the developing countries are faced with similar corruption problems.

Unethical Activities: Ethical issues touch our lives daily, perhaps without our realization. Barry (1978) lists several items that are unethical in business but many times go unnoticed;

"figure-juggling in accounting; an instructor's chronic failure to meet classes, and the hiring and maintaining incompetent staff by administration" (p. 6). He further states that usually justification given for such an act is pressure to pass courses, pressure to keep up with peers, the pressure to publish or perish, pressure to satisfy governmental regulations, or pressure to keep image and the like.

Larson and Miller, in their book, *Fundamentals of Accounting* (1993), point out the concern expressed by many people about deteriorating ethical standards in business and mention the findings of recently conducted opinion survey on business ethics that included 1100 business executives, deans of business schools, and members of the congress. In this survey, 94 % expressed that the business community is troubled by ethical problems.

Steps Towards Implementing Ethical Behavior: I am not trying to prove here that business is all bad and that we need not engage in it. In fact business is a very useful aspect of our world. Without business we would not be able to function. It is business which makes commerce possible; it advertises, which creates an awareness among people about the products; it produces products and markets and sells those products. Due to greed, companies and more specifically human beings try to become rich overnight. After seeing this rampant corruption that has pervaded business and politics for decades, some people are getting tired of this. They have started to exercise their influence over politicians and would like to demand greater accountability from the corporate executives. Companies will be under public scrutiny. If the companies will continue abusing the public, the consumers will defect to the competition. McGrath (1993) states, "companies that read the handwriting on the wall and take ethical codes on board will improve their revenues over those which don't. (p. 20)"

Nestle Corp., faced this serious blow when consumer activists in the 1980s boycotted it globally when it was discovered that the company was promoting its baby food products in Third World countries in an unethical manner.

Even in the US and Europe buyers are coming under increasing consumer pressure to make sure that they are not buying goods from unethical companies. In the long run it is better for companies to adopt clearly defined approaches to ethical issues. McGrath (1993) argues "companies that fail to take notice may benefit in the short run, but will pay a higher price in the long run as public opinion shifts against them and customers flock to rivals" (p. 24).

We cannot say that business is separate from ethics. We don't have to follow the crowd, neither should we be succumbed to the pressures around us as many others are. Many people feel that if they try to be too honest, they will left behind. McGrath (1993) cited in his article, that the president of Texas Instrument Asia, Marco Landi says, "the question of ethics cannot be separated from any other aspect of our business. This concept of ethical behavior remains constant, regardless of the culture"(p. 24).

BIBLICAL PERSPECTIVE OF BUSINESS AND SUCCESS

Business and Our Lives: Although the Christian community pretends to be aloof from business, there is not a single person in this world, who does not contribute to the function of business in some way, all the time. When we get up in the morning, we brush our teeth with Macleans and use a Shield brush. We go to the breakfast and eat Kellogg Corn Flake. We ride the bus or drive Toyota Corolla to work. We want the nicest looking tomatoes for the lowest possible price. We want the best shoes at a bargain price. Until we sleep, most of what we do contributes to the process of business activity (economics). So business is a part and parcel of our lives. Since business is very much a part of our lives, how can we make sure, that our part in business, be done honestly?

God's Definition of Success: I think the most important question that we need to answer is, how do we define success? Not how the dictionary defines it, or how the business defines it. As Christian businessmen what should success mean to us? Maybe a better question to ask would be, what is the chief end of man's life? The chief end of man (from a biblical perspective) is, to give glory to God and enjoy him forever. This is our primary purpose in life. According to God's Word, success has to do with giving glory to our creator. We are to live our lives to glorify God. This is what success is or should be for Christians. The Christian life is intended to be a life of joy. We feel successful when we are experiencing joy. It is the finding of that joy that we find success, whether it be in business or in the everyday things of life. Actually redefining success would simply redefine our lifetime goals. Yes, God wants us to be successful but for good cause. Our success needs to be used for the furtherance of His work.

Remove Barriers to Serve God: Although Jesus wanted the rich young ruler to sell everything and give his money to the poor, this does not mean that all believers should sell all their possessions. Most of his followers did not sell everything, although they used their possessions to bless others. Instead, this story tells us that we must not let anything keep us from following Jesus. We must remove all barriers to serving him fully. If Jesus asked you to, could you give up your house? Your car? Your way of eating? Could you move to a crowded apartment in a poor neighborhood, ride the city buses, and never know where your next meal was coming from? Your reaction may show your attitude toward money – whether it is your servant or your master.

Ryken (1985) observes that "people may assent to the proposition that the true end of life is not to make money and accumulate possessions, but if their minds are filled with images of big houses and fancy clothes, their actual behavior will run in the direction of materialism"

(p. 106). Therefore, it is not what you say that shows your direction in life, but what you aim for and keep striving to do.

Business as Service: I think that we need to have the right motives in business too. For instance, a businessman may sell harmful products in order to accomplish his motive of making a profit. Or he may sell products of low-quality in order to earn quick profits. The man who invented the lawn mower, was not thinking of profits. He was concerned about inventing something to replace the sickle and make life simpler for the people who cut lawns. He was successful because he thought of service not profits.

INTEGRATION OF FAITH AND VALUES TO SUCCEED IN BUSINESS

Bible and Business: There is so much that we can learn from the Bible about business. I feel very good reading the Bible as a business-teacher, because it has a lot of business-related stories. Infact, Jesus' parables were mostly related to business. For example the treasure, workers in the harvest, the loaned money, corrupt taxpayer and proud pharisee, the wealthy fool, the lost coin and dishonest accountant, were business-related parables. So we see, Jesus was trying to teach faith and values to his business-friends. Jesus not only told business-related parables, but even many of his day to day activities were with the business people. His disciples were fishermen by profession, and Matthew the tax-collector, and even the rich young man who came to Jesus were business people.

In an earlier definition of integration we noticed that integration has three components. I would like to help the students learn faith and values to be successful in business through these three components.

THE TEACHER: We know the first and the most element of integration is the teacher himself. The teacher has a great responsibility of conveying these faith and values in an

effective way. However, Tekle (1993) argues that there can be no hard and fast rules to be followed in the process of conveying Christian ethics in any class. Lecturers must use case studies as far as possible to point to students the realities of life. He believes that "the best way to convey Christian ethics in the teaching of Accounting and Financial Management courses is for the teacher himself to show ethical behavior in all that he says and does." He further states that "all students, whether they espouse Christian values or not, need to understand the value of caring for others" (p. 15).

Teacher-student relationship is very important. The instructor-student relationship should be one that fosters trust and creates a two-way channel for communication from the very beginning. If this kind of relationship is established from the very beginning, it will bring positive results and the students will listen and obey.

Inspire Students: Palmer (1993) says that "the teacher, who knows the subject well, must introduce it to students in the way one would introduce a friend" (p. 104). He says that "the teacher may be so protective of the subject, and his or her relation to it, that the students are required to accept the subject on the teacher's own terms, discouraged or forbidden from assessing the subject and finding their own relation to it" (p. 105).

Holmes (1975) says that "educators task is to inspire and equip individuals to think and act for themselves in the dignity of persons created in God's image" (p. 16). The students need to work their way painfully through the maze of alternative ideas and arguments while finding out how the Christian faith speaks to such matters. They need a teacher as a catalyst and guide.

SUBJECT INTEGRATION: If the world out there has a different view of success in business (and life) then what should be a Christian's view. We as Christian teachers and our graduates should have a different set of value system to represent our faith. This would

have to begin in the classroom. It is the classroom where students' views are developed. It is when they are still learning how to do business in the classroom, that the right values can be set in place by giving a Christian perspective to business. Professor Jan Narverson (1987) of the University of Waterloo states that "courses in business ethics should be included in all university business programs, giving students an opportunity to reflect on the how and whys of their intended career long before they ever set foot in the corporate world" (p. 65).

The students need to learn about the ethics of business before they set foot in the business world out there. It is too late to start learning when the graduate is already there. Although Genfau (1987) says that "good ethics is good business" (p. 35), and unless we concern ourselves with ethical behavior as we do with knowledge and technology, we stand to jeopardize the bottom line.

Higgs (1988) suggests this ethical issue in his paper by stating that the students should be given an assignment which requires them to review the religious literature including the writings of Ellen White and to develop a bibliography which shows the Christian perspective on business ethics. He further suggests that a paper on ethics be submitted and after that paper an oral presentation be made.

Integrating faith and values of Christianity into our teaching is not possible unless we consciously do it. We can bring these values into all our subjects. I would like to give an example of this integration using a few subjects from the business curriculum.

Management and Commerce: We manage our lives. We manage our families and our finances. There is management in the Church and government. Hence Oberholster (1993) in his paper says, "management is applied to every aspect of human life" (p. 2).

Management can be taught from a biblical perspective. Adam and Eve managed the garden of Eden. Management was very well depicted in the experience of Moses and Jethro (Exodus 18:17-23). A Christian approach to management can be understood by realizing that the role of manager is that of a steward who together with the people take care of the resources that have been entrusted to them.

Values to be Taught: (1) An awareness of how society's attitudes and values affect the decision making of the individuals, business and governments. (2) An attitude of support for those in authority, based on Biblical ethics.

Marketing/Advertising and Economics: Even advertising can be taught from a Christian perspective. Rumsey (1989) discussing the television advertising in his paper suggests that "the Christian college classroom is a place where young people need to be alerted to the potential abuses of mass media in terms of selling harmful products" (p. 8). And it is not just in the classroom, a student at the point of finding work needs to ask questions. What companies can a Christian conscientiously work for? What jobs within the advertising and media industry are appropriate? These are the questions that go beyond the classroom. Of course the Christian classroom must be a place where students evaluate knowledge and ideas from the perspective of eternal values.

Values to be Taught: (1) A realization of Christian principles such as honesty, justice, fairness and equity, co-operation and citizenship can improve the economic and social environment in which we interact. (2) A willingness to assume the responsibilities of citizenship within the world economic community. (3) An appreciation for and practice of Christian principles in business.

Apart from the knowledge that a student needs to acquire for a particular business subject, he needs to learn the skills, and he also needs to learn the values and attitudes, in order that

the purpose of the subject be understood in the light of the Bible. This should be the aim of the teacher. Yes the values and attitudes need to be fostered but not at the expense of quality learning.

SCHOOL ATMOSPHERE: This is what many refer to as the hidden curriculum. This perhaps may have greater influence and a lasting impact on students than the formal curriculum or even the teacher's good example.

We are trying to bring a change in this area at our campus. We would like to promote faith and values through the other activities.

Activities at PAS: Just recently the Business Department at PAS has introduced a "Business Club." Although students were happy to have this club, we the teachers consciously were trying to help students create a spirit of co-operation. The objectives of the club helped to set out values which the students wanted. The Business Club would conduct businesses on campus to earn profit. During the activity, their business knowledge would be applied. The use of the profits earned would teach them values. Let me list a few objectives; helping poorer students towards their fees, sponsoring field trips, tutoring the weaker students in the department by more advanced students.

Other activities included; business students' singing group, choir and social gatherings. The singing group goes to different cities and perform concerts. Students with musical talents are invited to join the group. The value that we are trying to get across here is that the students use their musical talent for God, instead of in a secular context.

CONCLUSION

Values: We analyzed that business graduates will only be able to portray Christian faith and values in their professional life if conscientious efforts were taken at the school to

inculcate those values through the components of integration; the teacher, subject integration and the school atmosphere. While preparing every business subject-outline, teachers will plan to get across certain values to the students through that subject. In other words, while the teacher will pass on the subject matter and help students to develop their skills, he will also make sure that certain values be learnt in that subject.

Whatever values a person has, are shown through by his actions. Holmes says "values are more than feelings" (p. 32). He believes that right values are prerequisite to responsible action and that value development in the Christian college is a career resource which must not be underrated. The fear of the Lord is still the beginning of the moral wisdom society needs. Preparation should be made to teach a set of values in each business class and at every possible occasion students' attention should be drawn towards those values.

Business and Success: Even the students' view about success in business needs to be formulated. Do they want to be successful against all odds? Do they want to be individualistics (concerned only about themselves) or do they want to be caring for others? We analyzed that God is happy with our success but we need to use our success for His cause. Our blessings should be used for others less fortunate than us.

Ethics in Business: Ethical issues receive increased attention nowadays in both business and the professions, and this is a direction to which the christian college graduate can significantly contribute. At PAS our curriculum does not have an ethics class, therefore a Business Ethics subject should be added in the next bulletin.

Business as Service: We have realized that business needs to be viewed as a service. The business firms which follow "customer is king" paradigm will end up having more satisfied customers. Many businesses progressed when their foremost purpose was to give a better

service to their customers. Our emphasis needs to be on service not profits. Profits are a reward for good service.

Faith: According to Holmes "the distinctive of the christian college is not that it cultivates piety and religious commitment, but is distinctive in that the Christian faith can touch the entire range of life and learning" (p. 45).

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