**The so-called 3rd ECONOMY and the church**

Some years ago certain economists used the term 3rd Economy with reference to the untapped grassroots potential of talented persons in our townships and informal settlements and elsewhere which, if identified and properly harnessed, may actually end up in micro-enterprises developing into small businesses and through it addressing the poverty and unemployment crisis in our country providing much needed jobs for family members and others and stimulating our national economy. Many of them are seen as being the street vendors, operating from steel containers and from homes, but are not supported by government nor the corporate business sector for them to become a major economic factor and recognized as such as is happening in other developing countries where these micro-enterprises forms the strongest bases of the country’s economy. When government therefore refers to funding of ‘entrepreneurs’ they are definitively not talking of what this paper is about.

PLEASE NOTE, I will, however, be using the word “entrepreneurship” and “entrepreneur” for a lack of a better word. Big business and Government uses this word quite differently as I intend it here. My usage of the word is referring to those grassroots micro-enterprises (start-ups) in the informal sector who forms the basis of what is referred to as the 3rd economy. They are ASPIRANT or hopefully EMERGING entrepreneurs.

Our government, presumably because of their inherent and may be even unconsciously so, of their deep-seated socialist philosophies and / or hidden agendas with its many laws and red tapes hinders such development and frustrate such economic growth, instead of providing them with the necessary motivation, free or affordable entrepreneurial skills training and incentives to grow their businesses and subsequently see them impacting positively on the country’s economic growth. This is a sad reality as those struggling to make ends meet in a harsh economic environment will testify. Similarly, they equate the word “capitalism” with “free enterprise”, which it is clearly not and attacks it in the same way as they did extreme capitalism.

The ***power of worldviews*** is having a much greater impact on the informal economy than perhaps we can ever imagine. These poverty-stricken unemployed masses of people together with their children are and have been victims of worldviews which formed their negatively-conditioned mind-sets over many generations. Many of them are highly talented and skilled individuals but not entrepreneurially oriented and find it difficult to survive in the climates created for them as inherited from the former colonialists, then apartheid oppressors and now the politicians and trade unions with their socialist agendas and influences, some knowingly and others unknowingly. We need to see the entrepreneurial spirit within these people revived. We need an entrepreneurial culture if this country is going to avoid “junk status” and further financial crises.

Keeping the working class poor for not letting them become part of the middle class thinking people is a strategic plan by those in power who hold to their socialist philosophies. “Big daddy” government will look after them, especially in townships and rural areas through free houses, electricity, water, land, services and ever-increasing social grants to keep them voting those politicians perpetually into power. An understanding of the Biblical World-view of society in general and economy in particular by the church will lay bare these subtle influences. The church must wake up to this reality and arm themselves with the true facts of the poverty-stricken masses we minister to and cannot seem to help. We must present those masses with a strategic plan of action to undo such mind-sets that are keeping them poor and dependent on government to their own detriment. We need to embark on a holistic reconstruction and development plan ***(RDP) of the mind***, decolonizing their minds and ensuring old habits formed during those former years are also changed and brought in line with their new thinking. We must ***start harnessing their divinely predetermined human potential.***

Our abject poverty and unemployment of between 25 – 36% is threatening further crime and violent protests. The perpetual labour unrests does the economy further harm. The #feesmustfall campaign by university students is not going to go away and is threatening further disruptions of lectures and destructions to property. The high and increasing rate of inequality between the haves and have nots caused by our historic injustices together with the weak economy and other factors are fuelling unhealthy racist tensions. The underlying tensions are caused by the high unemployment and poverty and an economy that is not growing.

***Poverty, unfortunately, is everybody’s problem***, especially in a so-called Christian country, like ours. It is an insult to God and an indictment on our faith to have such ***inequality even*** amongst God’s people, often in the same congregation. Both the wealthy and the poor suffers as the wealthy is robbed and burgled and living in fear behind high walls and electrified fences. The wealthy spend thousands of rand protecting themselves and their property against criminals as a result of the poor who often commit these crimes to survive. As a result we all pay higher taxes and insurance premiums, medical care etc. Poverty, because of unemployment of the masses has disastrous effects on the family and social lives of all our people. Big business feels it in the absence of workers and poor productivity. It is the breeding ground of crime and it further chases away foreign investors and tourists.

Help ***restoring the dignity of the poor*** is the responsibility of every citizen and more so of every bible believing Christian and the whole nation will benefit. We are called upon to free the oppressed, feed the hungry, serve those in need and bring in righteousness and justice to all people. We are also called to create wealth for without it we are not able to fight poverty. The church cannot **distribute** wealth without **creating** wealth. Empowering the unemployed township masses is the key to a growing national economy and crime prevention. It will inevitably strengthen and grow the national economy and all of us will benefit from it. It will further enable the church to fulfil the great commission.

To date the primary focus of the economists who are concerned about the role of the church in not involving itself in the economy has limited its message to the church to that of the 1st and 2nd economies and their market-place involvement. In my view those economists and owners of businesses should further expand their horizons beyond those economies and attempt to assist key role players in the townships to teach and train others to become self-supporting and develop those talented individuals, currently only relying on state grants for their livelihood, entrepreneurially. Not only is it to their advantage also but it is incumbent on them to take responsibility for the poor and unemployed, not only because government prescribes it through its affirmative action and wealth redistribution legislations but because of their own consciences.

The focus of this paper therefore is on the ***3rd economy*** and is primarily about the unemployed township church members and community masses now relying on state grants draining the national coffers.

The church need not sit back and bemoan this situation and feel helpless as the Bible makes clear the following:

1. God has given us (church included) the power (ability) to create wealth (Deu.8:18).
2. We are created in the image of God who is a creator and therefore we also have creative powers and abilities and we should apply our creativity in solving the unemployment of our own church members, at least.
3. Mathew 25 shows us how our God-given talents can and must be used to generate wealth and if we don’t, God regards it as “wickedness”.
4. We have the Holy Spirit within us who have creative powers and the church should be in the forefront therefore with innovative ideas for new businesses etc.

With the above in mind, we must assist the thousands of church members who are not being encouraged and assisted by the church leaders to discover such ***finance-generating talents and special wealth-creating abilities.*** Where it is indeed realised by certain individuals it was purely per chance and certainly not through strategic action plans by the church. Then, the church is not there to help counsel, motivate and assist those members and often they crumble again through lack of support, even from their respective churches, while the church itself is suffering through lack of finances for their ministries, its missions and their members living in abject poverty due to unemployment.

I believe it is incumbent on the church to nurture their own members in every area of life, including that of finding jobs or assisting them to become aspirant entrepreneurs through the use of such finance-generating talents and wealth-creating abilities. Every church should have businessmen and women in their churches who have attained a measure of entrepreneurial success and business acumen whose special talents and gifting should be seen as ***ministry opportunities***, assisting those up-and-coming entrepreneurs in their respective congregations.

Developing grassroots entrepreneurs therefore in the informal sector, clearly needs to become a primary focus, even of the church. For this to happen the moral majority in our nation needs to embark on a holistic but ***systematic human and economic development programme.*** Such a programme must mobilize key role players in a given community to help the poverty-stricken township masses undo their negatively conditioned mind-sets of several generations of oppression. It must help them discover their God-given abilities and mobilize them to use those abilities creatively in generating an income for their families through entrepreneurship training and supervision until they have successfully shaken off their past conditioning.

It must be realised that many of the big bakeries started in a kitchen by a talented housewife baking for the family and discovered her great potential by doing a normal baking routine. (Kentucky Fried Chicken started like that by colonel Sanders). The same can be said of big motor repairs companies where a person started off by fixing cars and then developed the business into becoming a back-yard mechanic fixing the cars of neighbours and relatives (often frustrated by neighbours who uses government red tape to stop him in the process). Those mechanics who ignored such intimidation eventually end up as a major motor repair company. Some major clothing manufacturers were started by a talented machinist/dressmaker. So many more examples can be mentioned. Those abilities lie wasted if not discovered and harnessed. Even as the church we have become ***oblivious to the obvious.***

What about purposefully creating a ministry for retired Christian businessmen and women, giving them new meaning in life by mobilizing them to ***mentor new entrepreneurs as a ministry*** of the church?

There are several businessmen and women who benefitted economically in the apartheid regime’s years through participating in the exploitation of the oppressed and now wanting to ***make restitution*** but do not know how. Amongst other things, they can help restoring the dignity of the still suffering victims by spending time with them and sharing their wisdom and resources with them helping them to overcome their entrepreneurial fears and failures. What about such persons now paying the tuition fees for training the up-and-coming candidates in entrepreneurship courses and personally mentoring them? How about the church taking the initiative to assist such individuals in their pursuit of biblical restitution? What about a ***“Zacheus Ministry”?*** (Ever heard of it? Doing what Zacheus did in Luke 19v8). What about partnering with another church with this expressed ministry-focus in mind?

***What about the church embarking on a major programme (using e.g. the recognized and cost-effective Micro-MBA training course of Trident Institute***) to go to all those container and other roadside micro-enterprises in their areas and home-based businesses and sharing with them the possibilities of expanding and/or multiplying those businesses through training them in business management, costing, marketing and financial management? The opportunities are endless.

How many more such church members in our thousands of churches are not waiting to be discovered by their leaders? What will happen? Here are a few ***possible outcomes:***

1. Poverty will be eradicated or at least reduced as people will become self-supporting.
2. New jobs will be created for family members and friends and neighbours.
3. Church income will increase through increased tithing and giving.
4. Neighbours will learn from the churches who practice this and seek out church affiliation/membership.
5. Buying powers will remain in the local areas.
6. The country’s economy will grow.
7. Inflation will decrease.
8. Government’s coffers will increase through increased taxation and fewer social grants.
9. Money will become available for student bursaries, needed social grants, education etc.
10. Church members and everyone else will be able to save for retirement and leaving an inheritance for their children’s children.
11. Crime will decrease.
12. Fewer people will end up in hospitals due to malnutrition, etc.

This is how the church can contribute towards the welfare of its own members, the community it serves and the national and world economies viz. the 3rd economy which is lying dormant and untapped while people starve of hunger, rely on government grants and commit crimes to survive. ***We must change our*** ***thinking from job-seeking to wealth-creation***. Seeking jobs is not the answer, creating wealth is. What South Africa needs is an ***entrepreneurship CULTURE.***

In an article dated February 9 2007 in the Sunday Times Business report, Ian Clark, co-owner of productivity enhancement organization *Education Design* is quoted as saying:

“…. believes the problem is rooted in the collective psyche of the nation. There is a perception that proper people get proper jobs and an entrepreneurial career is second prize”.

“So entrepreneurship is left to people who perceive themselves as second class, creating a vicious cycle of failure”.

This will have to change if this nation is to overcome its unemployment crisis and poverty-stricken situation. Government, whose job is not to provide jobs, has failed to create an environment conducive for the 3rd economy to flourish in. Big business is out of reach of the grassroots challenges and their welfare contributions are missing the point. Hand-outs for soothing their consciences, charity however noble and sincere and meeting government’s social responsibility targets, which is not part of developing human potential and restoring human dignity is not the answer to the country’s economic woes. Developing the 3rd economy would be a far better contribution to the national economy to thrive. We must teach our children the culture of entrepreneurship and live it ourselves as there is never going to be enough jobs for all. The church with its tens of thousands of members and adherents is best suited to lead the nation in this.

**IS THIS IDEA OF DISCOVERING AND DEVELOPING FINANCE-GENERATING TALENTS TOWARDS NEW MICRO-ENTERPRIZES ALL “PIE-IN-THE-SKY”? Not at all. The above is a proven formula and was successfully implemented by the writer of this paper in and through the FOUNTAIN CHRISTIAN COMMUNITY CHURCH in Ravensmead Cape Town.**

**Here is a brief summary of our story:**

I learnt the importance of using one’s **talents** to generate an income in 1987 when I started a fulltime Bible School for students who felt call to the ministry but who, during the apartheid years chose “liberation before education” and were later not allowed to study at Bible Colleges for not having matric and had no money to pay for tuition fees. We accepted them into the college, Cape School of Missions on the basis that they use their **talents** to earn whilst they study to pay for their hospitality and fees. This proved highly successful as we could also accommodate students from Zambia and Sudan and from all over the country on the same basis.

The church was facing a huge financial challenge in 2002 when they fell short of repayment of the bond on the cinema building they purchased in 1994. God spoke to the leadership about refraining from using tithes for property payments and maintenance as tithes were to be used (as in the OT for the Levitical Priesthood) for staff salaries and ministries and that building expenses (just as in the OT with the building of the temple) had to come from special offerings over and above their tithes.

This was literally impossible as the members, mostly from the townships, could hardly survive with the salaries they earned and several were unemployed. Poverty was rife and our expectations were unreasonable. After much prayer and fasting we sensed God telling us to read Deut. 8:18 about us having been given the power (abilities) to create wealth and Matt. 25 about the parable of the kingdom in the use of the **talents** we possess for making money. God seemed to have been saying, “if you do what you can, I will do what I can”.

In 2002 I visited Australia and learnt about the OPSHOP (Opportunity Shop concept) of obtaining used and broken goods, repairing it and selling it to enable us to help those starting small businesses with affordable products. We started our OPSHOP in 2003 and employed an unemployed driver with a bakkie to collect those goods (and at the same time giving him the opportunity to use his t**alents** to repair computers so as to gain experience after he got trained but could not find a job due to not having had experience). A lady with administrative skills volunteered to use her t**alents** to manage the shop and later became registrar of the Bible College and the church secretary and my personal assistant, (with the income she could pay for her three children’s high school fees) using her admin talents. A very handy alcoholic scrap collector came looking for a job. We learnt of his **talents** to fix electrical appliances and other broken goods and soon he was off alcoholism and drugs and became a member of the church. Several others were given repair jobs and benefitted.

Still facing the bond repayment challenge but having seen the value of using one’s talents to generate an income, I started teaching on entrepreneurship through the use of our God-given talents. We mobilized the members into cell groups and trained the leaders to help identify each one in their group what talents they think they have with which they can make money with. We were amazed about how talented these people were and how many of them were unnecessarily living in poverty. They only had to use that which they were blessed with and what they enjoy doing naturally. Those who were employed started doing the same and started a second income stream. Those who have administrative skills and did not think their talents could be used to earn extra income decided to use those skills at their work places offering their bosses their lunch times and after hours to work overtime as they too wanted to become part of the earners for the project.

Amongst them were those who baked cakes and biscuits, made ginger beer, various types of clothing, some doing gardening, welding jobs, motor mechanical, doing fitness training, domestic duties, hairdressing, photography, one did secretarial duties for the entrepreneurs and later started a driving school, one started marketing some of the products others in the church manufactured using her sales abilities, and many more.

Those who already had a small business expanded their businesses as new ideas came to mind, e.g. one engineer started manufacturing coffin lowering machines and stretchers for the funeral undertakers, another who was a funeral undertaker started a coffin manufacturing business, another who was a motor mechanic started buying and selling second-hand cars, another who was making and selling “boerewors” now has a butchery, etc.

Teaching the members “**Vision of Life Purpose and Goals**”, a bible lesson I was privileged to learn about before, came in handy. We then taught them business principles and some got trained in the **Micro-MBA business course** of Trident Institute. I was trained as facilitator. Soon excitement boiled over as they began to share their money generating successes. Monies began to pour in. We then held a **TALENT EXPO** evening where they displayed their products and services. We started PACE-SETTERS Network where they came together on a monthly basis to network and we invited others outside the circle to join and learn. We invited successful entrepreneurs to do motivational presentations. I was later invited to share our experiences at a Public Library’s Entrepreneurship Week and other churches. I later did an Entrepreneurship training course at the Good Hope Campus in Khayelitsha of the False Bay FET College for post graduates struggling to find jobs.

From the monies raised each person could keep back 20% for personal/family use and the rest was divided for the building fund and re-investing to further develop their small businesses. In six months the small township congregation raised R20.000 and several small businesses were started in the process of which at least TEN are still in business and growing or serving as second stream income or just as self-supporting family businesses having created several jobs in the process. The building is fully paid and worth more than R5m.

**All we did was listening to God and obey him in the use of our God-given talents and use it to create wealth. Jobs followed from it. This is 3rd Economy at work. Just imagine other churches following this example.**

**WHAT ARE THE FUTURE POSSIBILITIES for our nation? Here are just a few ideas:**

**INFORMAL SECTOR ASPIRANT ENTREPRENEURIAL OPPORTUNITIES**

**Training churches and/or individual Christians in**

1. **Identifying The EXISTING micro-enterprises in the informal settlements, townships and suburbs -**

(those already showing an entrepreneurship spirit or interest and now showing them their potential and helping them develop and expand their businesses using their respective talents and options by training and mentoring them and/or involving others to help growing their businesses:

* 1. Spaza Shop Owners
	2. Computer repairers
	3. Minibus Taxi drivers idling/loitering between morning and evening trips using their free time to earn extra incomes by doing what they are good at other than driving a taxi
	4. Roadside container businesses (barbershops, hair salons,
	5. Flea market businesses and vendors
	6. Home industries
	7. Recycling
	8. Part time photographers/videographers
	9. Tutoring students
	10. Driving schools
	11. Shuttle services and cab taxi operators
	12. Crèches, After school care, Child-minding services
	13. Domestic services
	14. Wedding planning and Bridal Services
	15. Hiring services
	16. Home Fitness trainers
	17. Gardening services
	18. Music classes
	19. Car wash and Valet
	20. Secretarial services
	21. Small scale vegetable, herbs and poultry farming in backyards, small holdings, etc.
	22. Building Wendy houses, tool sheds, dog kennels, doll houses and other wooden structures.
	23. Manufacturing fibre glass products like letter boxes, hand-basins etc.

This list is by far not exhausted. Most of the above were part of our project and benefitted from the training and mentoring we gave them and the experiences can now be shared with others.

1. **DISCOVERING NEW POTENTIAL ENTREPRENEURS**

(amongst us are young and old who have no understanding of the possible finance-generating talents they possess such as listed above and others or because of fear of failure have not attempted anything yet living as unemployed in poverty and off hand-outs, many suffering unnecessary poverty and lack.

On the other hand, there are many persons whose income is not enough and can utilize their talents as a second stream income if only they know how and may even be able to employ others while they are in employment themselves). All they need is:

* 1. Being made aware of their latent income-generating talents and opportunities,
	2. To be trained in the culture of entrepreneurship, and
	3. Developing sustainable programmes to keep their interests on a high and networking

Added to the above can be some innovative opportunities in the agricultural community and other rural development related opportunities for farm workers and their relatives as farmers create new opportunities for them. A separate document will spell out the benefits of growing the 3rd economy through Biblical restitution and other wealth creation incentives that will increase higher productivity, better farmer-worker relations and specialized skills development of farm workers by the farmers.

To strengthen the start-ups’ resolve to continue when it gets tough there can be several other mechanisms to assist them such as community sales outlets of products and services on local FLEA MARKETS and starting of COOPERATIVES to support each other.

1. **MOBILIZING RETIRED CITIZENS**

Colonel Sanders of KFC is an example of what can happen if a retired person starts using his talent and discover its finance-generating value.

They can be assisted to be creative using their life experiences to make a living and / or build a second income stream to supplement their pensions, especially in the light of the senior citizen’s longevity and boring lifestyles – giving them a new lease of life and through a possible entrepreneurial enterprise provide jobs for unemployed non-entrepreneurial citizens in the country.

1. **“PACESETTERS” NETWORKS**

These are necessary monthly / by-monthly INSPIRATIONAL gatherings for keeping young and new entrepreneurs motivated and must be implemented. Successful entrepreneurs and business persons and motivational speakers must be invited to address entrepreneurs. Networking must be encouraged and where possible resources shared. Quarterly EXPOS of products and services will be held.

1. **DEVELOPING AN ENTREPRENEURIAL CULTURE**

South Africa desperately needs an ENTREPRENEURIAL CULTURE and this has to be started with our children and preparing the next generation of entrepreneurs by ourselves as adults becoming role-models at home, schools and church for them. We cannot wait till government implement entrepreneurship curricula at primary school. The church must see this as essential and become entrepreneurship oriented and implement such programmes and lesson material for our Sunday school teachers and Children’s ministries’ staff.

These are some of the possibilities and by no means are these the only ones to establish the 3rd economy as a strong economic force in our country.

I am trusting the Lord for TEN churches to volunteer to become part of the initial process, using as example the Fountain Christian Community Church.

Kindly forward me any other possible ideas to be added to these and suggested ways of implementation.

Pray for the required finances for this and the other Nehemiah Nation-building Network projects. Pray that there will be concerned persons who will fund this project. Pray for churches and businesses to come on board.

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