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CAN BUSINESS ETHICS BE INTERRELIGIOUS? AN INDONESIAN PERSPECTIVE

Yahya Wijaya, Indonesia

Max Weber's provocative thesis regarding the influence of religion on work ethic has stimulated further investigations by theologians as well as sociologists and other social scientists searching for more roles played by religion in economic life. Peter W. F. Davies, an expert in management, admits that Christian perspectives have made a significant contribution to the development of the Western business philosophy.¹ Princeton theologian Max Stackhouse even believes that 'Protestant thought nurtured the growth of the corporation in the first place' and that referring to it for ethical works in the new global business context still is worthwhile.² Similarly, David Krueger sees Christian faith as a resource for 'a transformative ethic of responsibility' needed in making business corporations contribute to the development of a good society.³

1. The Influence of Religious Traditions on Business

Dennis McCann observes how Asian religious traditions, including Hinduism and Confucianism, have a significant influence on the economic performance of people in several Asian countries. He thus argues with Stackhouse that 'real progress toward economic and social justice in the twenty-first century depends upon a constructive religious engagement with capitalism, its institutions, their histories, and the transformative praxis of business management'.⁴ The role of Islam in the global economy is also worth observing. Robert Hefner, who studies Indonesian Islam, points to stories in the Koran and the Hadith tradition that depict trade and commerce as respectable activities. He thus concludes that 'Islam is not only compatible with capitalism, but positively supportive of it'.⁵ Indeed Islam offers not merely philosophical references for a moral economic life, but also a practical economic system operated alongside the existing (Western) capitalism. The Shariah banking and stock exchange play an increasingly significant role in the economy of countries like Malaysia and Indonesia.⁶

Although the relation between business and religion on the philosophical level is quite obvious, it is not always so on the practical level,

apart from what would be attempted by Islam with the Shariah system. The development of modern economy tends to go in a direction where religion is considered to be irrelevant. In terms of Western economy, there is what Richard Higginson calls 'the marginalisation of Christianity by business,' which ends the 'several centuries of positive interaction between business and Christianity.'⁷ This marginalisation, according to Higginson, is the result of a series of factors, including the rise of the discipline of economics which is utilitarian in nature, and the influence of Marxism strongly suspicious of the impact of Christianity on economic life.⁸ In fact, from the side of religion, particularly Christianity, there is a reciprocal affinity. Borrowing H.R. Niebuhr's typology, Krueger mentions two theological positions, which tend to alienate business from constructive theological reflection. The first is the 'prophetic/perfectionist' position, which radically opposes capitalism and its institutions. The second is the 'accommodative' position, which either confuses Christian ethical norms with norms practised in the existing economic life, or recognises no connection between the two.⁹ In many poor countries like Indonesia, the prophetic/perfectionist position tends to be popular among theologians working in academic institutions and non-governmental organisations. Their voice is most often referred to in traditional Protestant churches' documents and statements concerning economic life, although it does not automatically reflect the aspiration of ordinary members of the churches. The accommodative position is normally taken by fundamentalist groups and by communities that refer to a theology of prosperity, which record a dramatic growth resulted from both 'fresh' conversion and exodus from traditional churches.

2. The Challenge of a Single Religious Approach

The challenge for religion in relation to business ethics is first of all to reclaim its appropriate role in economic life. This means to construct approaches which would be effective in helping business to work ethically as well as economically and inspiring for those involved in day-to-day business life. As Hans Küng argues, it is not enough to 'appear to be economically naïve enthusiasts who in a religious way gloss over poverty and sweepingly discredit riches.'¹⁰ Krueger, who relegates the 'perfectionist' and 'accommodative' positions, considers three other positions prospective, namely those of 'incarnational/syntheticist', 'dualist/paradoxal', and 'transformative/conversionist'. Whilst the syntheticist position is represented by the modern Roman Catholic social teaching, and the paradoxal position is demonstrated by many Evangelical groups, the transformative position is close to the characteristics of the Reformed tradition. These

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three positions obviously differ in their degree of optimism, but they share an appreciative yet critical attitude toward the market economy and business life.¹¹

Krueger offers an interesting outlook. Yet, he seems to assume that an approach based on a single religion would be adequate. A single religious approach may be effective as long as it addresses that religion's own adherents. However, the marketplace and the internal bodies of most modern corporations have the characteristics of a religiously plural community. In such a context, a single religious approach works more likely on an individual-pastoral level, such as in the forms of individual character building and counselling assistance. In many cases, that kind of approach is obviously useful. Yet it offers little help when the virtues it promotes bring the individuals into a confrontation against the values operated in the workplace. Massive unemployment and tight competition, which mark the situation in poor countries, make the workplace strong enough to force the individuals give up their moral preference. An individual-pastoral approach, hence, is not enough to respond to the corporate moral challenge.

A single religious approach may also play an institutional-political role, such as the role of a chaplain to the business community. Such a role, however, is only realistic if that religion, or an organisation of it, has a strong political or cultural position, such as the Orthodox Church in Russia, as Pavel Shashkin depicts.¹² In the case of Indonesia, despite its majority position, Islam has a limited opportunity to play a chaplaincy role to the business community, since a significant number of business people precisely belong to minority religions.

3. The Challenge of an Interreligious Approach

In the context of a religiously plural society, a religious approach to business ethics should be developed with a perspective on interreligious encounters. In constructing an interreligious approach to business ethics, it may be helpful to learn from the experience of Indonesian Christian-Muslim encounters, which shows that an interreligious project requires theological reinterpretation, political consensus and practical cooperation.¹³ Theological reinterpretation does not necessarily mean to leave behind each religion's unique ethical resources. On the contrary, it includes an attempt to broaden the effectiveness of religious messages transcending the border of a particular religious community. Theological reinterpretation thus is intended to make resources of a particular religion accountable in different religious communities. A political consensus is needed to focus the ethical project on particular economic or business issues, and to ensure that the aim of the project is to contribute to the common good of the people,

so as to avoid a sectarian interest. Theological reinterpretation and political consensus would provide a strong foundation for religious bodies to develop interreligious moral actions which would be worth considering in both political and business contexts.

4. Bank Interest and Corruption as Examples

One theological topic worth reinterpreting concerns the issue of bank interest. Opposition to usury is found in both Judeo-Christian and Islamic scriptures. The Shariah banking system is a form of literal faithfulness to that anti-usury theology. Yet, such an interpretation is controversial within the Islamic community itself. In fact, more Muslims are consciously involved in ordinary, interest-applying financial systems than others who strictly confine themselves to the Shariah banking system. Christianity does not accommodate the anti-usury theology in the form of a particular financial system. Christians tend to take the interest-applying financial system for granted. Few Christian theologians refer to the biblical account on usury in constructing a contemporary economic theology. There is a notion in Christian theological discourses that the anti-usury theology is totally irrelevant in the context of modern economy. However, the problems related to that theology are still prevalent or even more crucial today than in biblical times. For instance, the repayment of foreign debt and its interest is a real problem affecting multi-dimensional areas of life in poor countries. Such a problem cannot be faced only with economic consideration. An ethical contemplation is needed, and for this purpose the anti-usury narratives would be useful. If the literal interpretation on those narratives is no longer relevant, then a reinterpretation is needed. Since several religions share the anti-usury narratives and have attempted to apply them in different ways, an interreligious reinterpretation would benefit not only each religious community, but also the whole society.

There are big issues in business ethics, which need a political response from religious communities. In Indonesia, one of such issues is corruption. Indonesia is always ranked among the most corrupt countries in the world. The problem of corruption in Indonesia is related to the political realm where democracy does not work well. Large-scale corruption normally includes collusion involving government officials and business people. The collusion is basically a patron-client relationship, in which business people have to buy the political protection from the government officials. In Indonesia, this comes from the business community's weak political position; most Indonesian business people belong indeed to an ethnic minority group that has been the victim of discriminatory policies since the colonial

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times.¹⁴ One root-cause of corruption, hence, is political, namely the non-democratic policy of minority-majority relationships. Many believe that a strong structure of civil society would be powerful enough to challenge such a non-democratic practice. A strong civil society would counterbalance both the power of the state and that of the business community, so as to prevent them from forming a collusion, which endangers the common good. Yet the idea of civil society in countries like Indonesia would not be realistic without including religious communities as a vital element. Therefore, a political consensus of different religious communities to play a role of civil society would be a real contribution to the anti-corruption movement. The two largest Islamic organisations in Indonesia, Nadhlatul Ulama and Muhammadiyah, have come to such a consensus. To make their attempt more effective, the consensus should include other religious groups, particularly those whose adherents make up a significant portion of the business community.

NOTES

- ¹ Davies, Peter W. F., 'Business Philosophy. Searching for an Authentic Role', in: Davies, Peter W. F. (ed.), *Current Issues in Business Ethics*, London: Routledge, 1997, pp. 16-17.
- ² Stackhouse, Max L., 'Christian Social Ethics in a Global Era. Reforming Protestant Views', in: Stackhouse, Max L. *et al.* (eds), *Christian Social Ethics in a Global Era*, Nashville, TN: Abingdon, 1995, p. 32.
- ³ Krueger, David A., 'The Business Corporation and Productive Justice in the Global Economy', in: Krueger, David A. *et al.* (eds), *The Business Corporation and Productive Justice*, Nashville, TN: Abingdon, 1997, p. 18.
- ⁴ McCann, Dennis P., 'Reforming Wisdom from the East', in: Stackhouse, Max L. *et al.* (eds), *op. cit.*, p. 97.
- ⁵ Hefner, Robert, 'Islam and the Spirit of Capitalism', in: Stackhouse, Max L. *et al.* (eds): *On Moral Business. Classical and Contemporary Resources for Ethics in Economic Life*, Grand Rapids, MI: Eerdmans, 1995, pp. 363-367.
- ⁶ In Indonesia, even international banks, including HSBC and Standard Chartered, have opened their Shariah units.
- ⁷ Higginson, Richard, *Questions of Business Life. Exploring Workplace Issues from a Christian Perspective*, Carlisle: Authentic Lifestyle, 2002, p. 1.
- ⁸ *Ibidem*, pp. 9-14.
- ⁹ Krueger, David A., *op. cit.*, pp. 30-31.
- ¹⁰ Küng, Hans, *A Global Ethic for Global Politics and Economics*, London: SCM Press, 1997, p. 236.
- ¹¹ Krueger, David A., *op. cit.*, p. 31.
- ¹² Shashkin, Pavel, 'Business Leadership and Social Responsibility in a Transition Country. A Russian Orthodox Perspective', in: Stückelberger, Christoph/Mugambi, J. N. K. (eds), *Responsible Leadership. Global Perspectives*, Nairobi: Acton Publishers, 2005, pp. 111-117. See also Chapter 26 in this volume.
- ¹³ See Wijaya, Yahya, 'Theological Leadership in Christian-Muslim Encounters. An Indonesian Perspective', in: *Ibid.*, pp. 71-84. See also Chapter 12 in this volume.
- ¹⁴ For a historical review concerning the discrimination against the Chinese-Indonesian community, see Wijaya, Yahya, *Business, Family and Religion. A Public Theology in the Context of the Chinese-Indonesian Business Community*, Oxford, etc.: Peter Lang, 2002, chapter 2.