Faith and business practice amongst Christian entrepreneurs in developing and emerging markets

This article examines the impact of faith on the business approach of Christian entrepreneurs in developing and emerging market settings. Special attention is given to the distinctive context for business in these environments (including high levels of poverty and corruption); the entrepreneurs’ responses, and how faith influences these responses. Focusing on the experience of two entrepreneurs out of a larger pool of 65, we found that faith appears to play an important role in shaping their priorities. Putting reputation before short-term profit, both entrepreneurs adopted a zero-tolerance policy towards corrupt dealing, and have become known for this stance. Both entrepreneurs also exhibit a sense of dependence on God that is greater than that documented amongst Christian entrepreneurs in developed countries, perhaps reflecting the challenges associated with their environments.

Introduction

In societies characterised by high levels of absolute poverty, unemployment, injustice and corruption, how do the beliefs of ordinary citizens make a meaningful and recognisable difference for the better? This is a big question for a journal article but it lies behind the large international research project on which it is based. We focus on one particular group of individuals – Christian entrepreneurs – and explore the extent to which their faith and behaviour contributes to human well-being and the reversal of some of the worst scourges in these societies.

Why focus on Christian entrepreneurs? There are several reasons for this, but firstly, it is important to clarify why we chose to focus on entrepreneurs. From the time of Adam Smith, economists and management thinkers have argued that entrepreneurs are central to economic progress (Drucker 2002; Say 1845; Smith [1776] 1937; Schumpeter 1934; Stevenson & Jarillo 1990). We endorse that view unreservedly. Secondly, it is widely recognised that the values and beliefs of managers influence the performance and sustainability of their business ventures (Barney 1986; Leonard-Barton 1992; Weber [1905] 1930). For this reason, one might expect a strong research interest in the influence of the values and beliefs of entrepreneurs of different faiths (and no faith) on the performance and sustainability of their business ventures (Barney 1986; Leonard-Barton 1992; Weber [1905] 1930). For this reason, one might expect a strong research interest in the influence of the values and beliefs of entrepreneurs of different faiths (and no faith) on the performance of their businesses. Indeed, research in this field has begun to emerge over the past 20 years. Most of it, however, has focused on entrepreneurs in developed economies. The dearth of such research from emerging and developing countries is a third important motivation for our research. A fourth spur is provided by the research findings on Christian entrepreneurs in developed markets such as those by Chewning, Eby & Roels (1990); Goossen & Stevens (2013); Howard & Welbourn (2005); Malloch (2008); Miller (2007); Mitroff & Denton (1999); Nash (1994); Nash & McLennan (2001); Pruzan & Pruzan Mikkelsen (2007). They suggest that the values and beliefs of Christian entrepreneurs (and indeed those of other faiths) can have a profound influence on the culture, performance and sustainability of their organisations. In the fifth place is the widespread ignorance of the contribution of Christian entrepreneurs to human well-being, including amongst Christians. This can be associated with cynicism, suspicion, and antagonism.
towards business in general (Gorringe 1999; Duchrow & Hinkelammert 2004, 2012; Ramadan 2003; and the prodigious output of liberation theologians and of the World Council of Churches).

Sixthly, and finally, are theoretical motivations for this study. It is generally recognised that the environment for doing business in developing and emerging markets differs considerably from that in developed markets, and that business environments differ between one developing and emerging market and another. For example, whilst corruption is a global phenomenon, it is widely acknowledged to be of greater concern in developing countries and its impact there on economic outcomes is generally more severe (Acemoglu & Robinson 2013; North 1990; Doing Business n.d.; Robinson 1998; Transparency International n.d.). Such differences might be of particular relevance to entrepreneurs of those faiths which place specific expectations on their adherents regarding issues of truth and honesty. Christianity clearly being amongst them. The response of Christian entrepreneurs to corruption would therefore seem to be of particular interest, and to offer potential as ground for theory development. In all the previous studies of Christian entrepreneurs in developed country settings, only one mentions the problem of corruption. In this case, the respondent only encountered corruption in a business project in developing Asia (Boyle 2002). The closest previous studies seem to have got to identifying corruption in a developed country setting is an entrepreneur in the used car trade who experienced the dual challenges of requests for backhanders and a lack of truthfulness in negotiations. The fact that many developing and emerging contexts are openly hostile to and even dangerous for Christians (Cao 2007; Marshall 2007; Marshall, Gilbert & Shea 2013) should make Christian entrepreneurs in such contexts even more intriguing and important subjects for research.

None of this is to suggest that Christians have a monopoly on virtuous behaviour, on effective entrepreneurship or on successful solutions to poverty. People of all faiths and none make valuable contributions in all these areas, whilst many initiatives led by Christians have not achieved the expected results. Hopefully, this article will stimulate a deeper understanding of the links between faith, entrepreneurship and human well-being that will help enhance, spread and entrench enterprise solutions to poverty.

**Christian entrepreneurs and economic progress**

One way Christianity influences economic development is the involvement of Christians in founding and growing businesses that enhance the well-being of their stakeholders (Cao 2007; Goossen & Stevens 2013; Malloch 2008; Roels 1997; Werner 2008). Weber (1905) applied his argument that Protestantism engendered attitudes and behaviours conducive to capitalism to a broad range of economic actors, including entrepreneurs. A similar argument has been made more recently by Malloch (2008). He suggests that the ‘hard’ and ‘soft’ virtues actively embraced by faith traditions such as Christianity can underpin successful entrepreneurship. He provides examples how these virtues can help address the challenges faced by entrepreneurs and ensure the flow of benefits to all stakeholders, thereby increasing the likelihood of successful business outcomes.

Distinguishing between Christian owner-managers from other Christians in business, Werner (2008:460) has suggested that ‘there are no agency issues’ – by which she primarily means the obligations of business managers to outside shareholders – in the context of privately owned small and medium-sized enterprises (SME) businesses. The implication of this, she contends, is that owner-managers are likely to be in a stronger position to influence the values of the businesses in which they are involved. Given that many private firms owned by Christian entrepreneurs may have shareholders and/or senior managers who do not share their faith, it might be more accurate to say that agency issues may be less prominent in private businesses by comparison with, say, listed companies originally founded by Christians. It may be reasonable to expect, however, that Christian founders, and owner-managers of larger private firms that involve non-Christians as fellow owners or managers, should have a significant positive influence on the values and success of their businesses. This appears to be true in the case of the company Cargill, one of the largest privately held companies in the world (Malloch 2008). Furthermore, the impact of a Christian founder on the values and success of listed companies (such as the company Cummins) can be considerable and long-lasting (Malloch 2008).

These insights appear consistent with the Judeo-Christian belief in a God who rewards constructive initiative and gives ‘the ability to produce wealth’ (Dt 8:18, NIV). One might expect Christians, therefore, to be supportive of Christian involvement in entrepreneurship. It appears, however, that attitudes amongst Christians range from uncritical endorsement to the hostility noted above. In both cases, these attitudes can be associated with ignorance, both of business and of scripture (Boyle 2002; Nash 1994; Nash & McLennan 2001; Roels 1997; Stackhouse 2007). In the face of such misperceptions, it may be a sense of calling that helps some Christian entrepreneurs not to be deterred from business endeavour (Boyle 2002; Goossen & Stevens 2013; Novak 1996).

From a geo-demographic perspective, the convergence of Christianity and entrepreneurship looks set to grow, given the fact that the rise of Christianity and the rise of market economies are occurring in the same parts of the world. With growth of 1.38% per year, Christianity is the world’s fastest growing religion when new converts are considered – it attracts approximately 25 million converts each year (World Christian Database 2007). It makes up 45% of the population in Africa and 92.7% of the population in Latin America (Barrett, Kurian & Johnson 2001). In Asia, whilst the Christian proportion of the total population is relatively low (8.5%), the number of Christians is high at around 300
million (Barrett et al. 2001). The rise of market economies in former developing countries is reflected in the experience of the BRICS countries (Brazil, Russia, India, China and most recently South Africa), where the number of companies is rapidly increasing. In China, for example, the number of firms increased by approximately 80% between 2004 and 2008, whilst in India they increased by 40% between 1998 and 2005 (Mayer 2013). Such statistics indicate that the convergence of Christianity and entrepreneurship is of more importance to the future of human development than the lack of research into this convergence suggests. In assessing the potential of this convergence to drive development through value-creating business, the research behind this article examines how the faith of Christian entrepreneurs influences their sense of vocation; the way the company is run; and what kind of social benefit is realised through their businesses. Our results indicate that corruption is one of the key issues facing Christian business leaders in developing and emerging economies. As such, we believe this to be one of the central issues at the much-ignored nexus of business, faith and development.

**Methodology**

We used a grounded theory, multiple case study research design (Eisenhardt & Graebner 2007). We considered grounded theory to be the most appropriate methodology for the study of Christian entrepreneurs and their impact in developing and emerging contexts, given the fact that this field has not been extensively researched and is a multifaceted and complex phenomenon (Lee 1999). We understand the essence of a case study to be ‘a research study which focuses on understanding the dynamics present within a single setting’ (Eisenhardt 1989:53). Multiple case studies allow the drawing of inferences and typically result in more generalisable theory by comparison with single cases (Eisenhardt & Graebner 2007).

Data collection involved qualitative, semi-structured interviews followed by a questionnaire. The qualitative interview provided the primary insights into the respondent’s beliefs and how those beliefs shaped them as entrepreneurs, their organisations and the outcomes achieved. An inductive strategy was adopted in the interview. The first part of the interview involved general questions concerning the business and the entrepreneur’s approach to management. We were careful not to raise the topic of faith or its impact on the running of the business during the initial component of the interview as we wanted to observe whether the respondent raised them unprompted, and if so how. Where necessary, we raised specific questions regarding the impact of the entrepreneur’s faith later in the interview. The role of the questionnaire was chiefly to provide further insight into their beliefs and the implications of those beliefs for the entrepreneurs’ behaviour. The questionnaire was translated into Mandarin and Spanish and these were translated back into English by other researchers to verify accuracy. Only minor changes were required to the original translated versions. We sought to identify similar numbers of suitable entrepreneurs from developing and emerging countries in Africa (including North Africa), Asia, and South America. Comprehensive databases of businesses are not available in many if not most of the countries in these regions. Those that do exist do not have any indication of religious affiliation of the founders. For these reasons, random sampling was not a feasible option. Instead we had to rely on convenience sampling (Werner 2008). Accordingly, identifying suitable candidate entrepreneurs for this study depended on the local networks of nineteen researchers who were involved in the project. Candidate entrepreneurs for the study were selected according to the following criteria. Firstly, the entrepreneurs needed to be operating in the country where they were born. Although Christian expatriate entrepreneurs are an important component of the economic base in many of these regions, we wanted to study the impact of Christian faith on the behaviour of indigenous local entrepreneurs. Secondly, they needed to have responded positively to the question of whether they viewed themselves as ‘believing and practising Christians.’ The reason for this is that we wanted to exclude entrepreneurs that may view themselves as being Christian in terms of family history or culture but did not personally hold or practice the faith in any recognisable way. It was particularly important that we did this given the likelihood that non-believers identifying themselves as ‘Christian’ would differ markedly across developing and emerging contexts. Thirdly, we sought some independent indication of excellence in their business achievements. In particular, we wished to avoid studying micro-entrepreneurs and those whose businesses did not demonstrate evidence of significant economic benefit beyond that of the entrepreneur and their families alone. For that reason, we limited the sample to entrepreneurs with at least one business which had a minimum of 20 employees. In addition, we sought businesses in which employee numbers had recently increased. This allowed us to include businesses with the potential to grow beyond 20 employees but to exclude ones that had declined to 20 or more employees.

Given the geographical diversity of the sample, most of the interviews were conducted by telephone or Skype, each lasting between 60 and 180 minutes. The final sample included 65 entrepreneurs from 14 countries of which six were in Africa (including North Africa), six were in Asia and two were in South America. The sample of entrepreneurs from South America was the smallest of the three regions at 10; the African sample was 21 whilst that for Asia was 34. The small sample in South America was not intentional. In fact, there was considerable uncertainty about the sample size for each region until shortly before the data collection deadline. The reasons for the uncertainty included the ability of the researcher to identify potential candidates, the suitability of candidates, agreement from the candidates to participate in an interview, the availability of candidates for interview, and the availability of researchers to conduct, transcribe and translate interviews.
The sample characteristics

Over our full set of case studies, the average turnover is $9.5m and the average number of employees is 200. The largest business has an annual turnover of $150m and 1800 employees. More than two-thirds of the businesses employed 50 or more people. Our sample primarily consists, therefore, of fairly substantial medium-sized businesses.

How does one do justice to the extensive qualitative and quantitative data from 65 entrepreneurs in the space of a short article such as this? After grappling with this question, we decided to focus chiefly on deeper insights from a small selection of the entrepreneurs. The fact that one of the strengths of the project lies in the richness of the qualitative data helped guide this decision. Another important consideration is the fact, noted earlier, that previous studies of Christian entrepreneurs have focused on developed market settings, in which the issues of bribery and corruption tend to be less prominent. We therefore give special emphasis to how the entrepreneurs respond to this issue in the analysis below. We selected two entrepreneurs – one from Rwanda and one from Malaysia. Our choice of these two cases was largely driven by the goal of diversity in the circumstances of the two entrepreneurs. The cases are notable for their differences. Rwanda has a gross domestic product (GDP) per capita more than 15 times lower than that of Malaysia (see The World Bank n.d.). The Rwandan entrepreneur – a young woman – started with a small bookshop stocked with second hand books from home. She had no prior experience in the retail or publishing industry and was dependent on a partnership with a large international company to grow her business. By contrast, the Malaysian entrepreneur had served as Managing Director in a large international company before starting his own business in the same industry. Nevertheless, there are some similarities. In both cases, as with more than 50% of the sample, the entrepreneurs themselves raised the problems of bribery and corruption without prompting. Both companies are reliant on contracts from government. It is clear with both our selected entrepreneurs that corruption is amongst their most challenging problems. We supplement the qualitative insights from these two cases with questionnaire data related to corruption for the entire sample. For reasons of confidentiality, certain names have been disguised.

Results

We begin the analysis by introducing the two entrepreneurs and providing a brief overview of their businesses and some insight into the relevance of their faith to their business activities. The first is Beata, a young married mother in Rwanda. Becoming an entrepreneur came unexpectedly for Beata. One day she decided to spring-clean her home and found she had over 200 hundred books, as she was an avid reader. She decided to set up a book store and when all her books sold she wondered whether she had a future in book selling. With no idea where to start, she simply searched on Google for ‘the world’s biggest publisher’, and Pearson was one of the first results. She wrote to them, asking whether they were interested in a publishing partnership for Rwanda. She got a positive response. Soon afterwards, her business, now called Quest, started to take off, helped in part by a decision by the Ministry of Education to switch the language of instruction from French to English. But ultimately it was God, Beata insists, who has caused the business to succeed.

However, the fact that she is both young and a woman has imposed tough challenges. She’s not always taken seriously. She’s had to turn down deals that were about to close, not only because of bribery that involved sexual favours, like a weekend away in Dubai.

Beata commits each day to God in prayer. She prays for every major decision and for overall guidance for the direction of the company. But she’s discreet about her faith amongst her employees. This is partly because she has people of other faiths working for her and partly because she is sensitive to the way Christianity is associated with the genocide in Rwanda. She speaks about her faith when the opportunity arises but in general she seeks to express her faith in the way she manages the business and the way it drives her vision that, in a country in which the reading culture is still very weak, Quest can work as an agent of transformation.

The second entrepreneur is a Chinese Malaysian who wanted to help build a more honest society in Malaysia and particularly the industry in which he worked – construction. His name and that of his company is very appropriate: he is Nehemiah Lee and his company is Nehemiah Reinforced Soil Sdn Bhd (NRS). The company specialises in large retaining walls. NRS has developed its own technologies for which it has patents. The company is so confident about its quality that it offers 120-year guarantees on all its walls! It is the market leader in retaining walls in Malaysia and has expanded successfully to India, Sri Lanka, Singapore and Bangladesh.

But it wasn’t improving the quality of retaining walls which drove Nehemiah to start his company. Instead, it was his desire to challenge the culture of corruption in the construction industry. By the time he turned 40, Nehemiah had risen to the position of General Manager of a large multinational company in Malaysia. In spite of his influence in the company, he found that he was unable to stop the offering and accepting of bribes by his staff as they would bypass him to get permission from higher up to pay bribes. Even though Nehemiah wasn’t directly involved in bribery, he felt tainted by it. Eventually, he decided that if he was to do anything about corruption in the industry, he would have to do so from within a company of his own.

In 1993, Nehemiah left his well-paid job to start NRS. As he was unwilling to pay bribes, the new company struggled to get work. On several occasions, Nehemiah had to raise additional external finance to keep the business afloat. In order to get its first contract, he had to quote well below his cost price. But the business quickly gained a reputation for excellent service and honest practice. More recently, the
company has gained a national reputation for its policy on bribes. Partly because of this, Nehemiah has been interviewed on radio and on national television (TV). He speaks openly about his Christian faith, even though proselytising is punishable with fines and imprisonment.

**Calling**

Often taking their cue from Max Weber ([1905] 1930), previous studies of Christian entrepreneurs have noted a strong sense of calling (Malloch 2008; Roels 1997; Werner 2008). The same applies in our research across all three regions. We see it as an indication of the degree to which the respondents see their business activities as contributing to the extension of God’s Kingdom.

The following remark is illustrative of Beata’s strong sense of calling: ‘With this business that God gave me, I think He wants me to fulfill something. I think I have a higher objective’. Here is how Nehemiah reflected on his sense of calling: ‘Glorify God in business, whatever the cost. That is the purpose of my business. That is why I am in this business’. In both of these statements we can see a strong sense of calling and how that also brings a clear sense of purpose for both of these entrepreneurs.

**Faith and business success**

The following comment illustrates the sense of responsibility Beata carries for the performance and sustainability of her business:

‘I really pray to God to give me the wisdom to make the right decisions, because it is not only my life it involves, but also the lives of other people and their families’.

Nehemiah expressed his understanding of the impact of his faith on the outcome in his business like this:

‘Everything we do in our business is based on biblical principles. I think the fact that NRS has grown and is still growing and that it has been profitable for 18 years is an indication that all these values are actually good for the company’.

These comments reflect one of the themes to have emerged from most of our case studies – how the entrepreneurs prioritise the future and are willing to make sacrifices in the short-term for better outcomes in future.

**Social impact – poverty alleviation**

The contribution of business to poverty alleviation is often considered in terms of corporate philanthropy, corporate social responsibility (CSR), social enterprise and fair trade. Relatively little attention is given to how the core business operations of commercial enterprise can help tackle poverty. Beata and Nehemiah appear not to suffer from this attention deficit. Beata told us:

‘I love reading and I’m always reading for kids between the ages of three and six years old. It’s amazing the way they look at the books and images; most of them have never had a read-out-loud activity and they have so many questions. They have so many comments, and you can see how their eyes open and you can see their minds going crazy. I’m passionate about that and I feel there is a lot more I can do with this’.

For Nehemiah, there are two key ways in which his business contributes to poverty alleviation. The first is by way of his commitment to the personal flourishing of his personnel:

‘I am always thinking about how I can develop the potential of each individual and this is the way I show care and concern to the individual and that is my Christian calling’.

The second way is by avoiding the wastage of public funds by refusing to pay bribes.

These entrepreneurs clearly believe that, whether it is through their service to employees, of the general public, or of customers (and the children for which they are responsible), they are making a contribution to the upliftment of the poor.

**Faith and bribery**

Figure 1 shows responses from all 64 entrepreneurs to the following statement: ‘I think there are situations in which offering or accepting a bribe is acceptable for a Christian’. The response categories vary from ‘strongly agree’ to ‘strongly disagree’. The different colours show the responses from different regions – with Africa in blue, Asia in green and South America in khaki.

As this Figure 1 shows, roughly 90% of respondents disagreed with the statement, and most of those respondents chose ‘strongly disagree’. There are some interesting differences across the regions. None of the Africans felt that bribes can be justified, whilst a minority of Asian and South American respondents believe that there are situations in which the involvement by Christians in bribery can be justified. The reason for these differences is something the authors plan to explore as they develop their analysis.
Nehemiah Lee is willing to pay the price for his decision that his business would not offer or accept bribes:

‘In that first difficult year we lost about three months of work because we were not willing to pay bribes. Whilst it placed tremendous pressure on us it forced us to pray more earnestly and God was gracious and He has brought us to this profitable place’.

Beata is equally unwavering in her commitment not to engage in any underhand dealings: ‘I have lost a lot of good business deals. But I have not lost my credibility. If you want to do business with me, you have to be straight’.

For research purposes, in our study the issue of bribery is dealt with separately from the issue of poverty. We wish to underline the point that was made earlier in this article, however, that the two issues are very closely connected. In taking the stance they do on the issue of bribery, entrepreneurs like Nehemiah and Beata promote the kind of integrity and transparency that are widely recognised as fundamental to the reduction of poverty.

Discussion

Despite the radically different environments, culture, educational backgrounds, experience and wealth status of these two entrepreneurs, there are some striking resemblances. Both exhibit a deep sense of calling to business and to serve a purpose greater than themselves and their immediate family. It incorporates, for instance, serving employees (regardless of their faith commitments) and serving society more broadly. In one case, this brought national recognition on a national TV programme.

Linked to the strong sense of calling is a similarly strong sense of dependence on God. Both entrepreneurs referred to prayer – for guidance, wisdom, or God’s provision in challenging times. Perhaps it is this dependence on God – exhibited in the form of regular communication – which enabled both these entrepreneurs to resist pressure for bribes and favours, even when this meant the loss of potential business. It could, alternatively, be their previous experience of God’s generous provision for them in the past. It is clear, in any case, that both entrepreneurs believe that God has blessed their businesses in material ways.

In several respects, our findings appear to mirror those of previous studies of Christian entrepreneurs in developed markets. This applies to the sense of calling and the pursuit of a higher purpose (Boyle 2002; Malloch 2008; Werner 2008). With regard to corruption and its pervasiveness, the circumstances of these two entrepreneurs are clearly different from those of Christian entrepreneurs in previous studies. It appears that encounters with parties seeking dishonest gain are frequent and inevitable if not actually the norm in the contexts in which our entrepreneurs work. It is remarkable that both Beata and Nehemiah have a zero-tolerance policy on corruption and are willing to forgo business which cannot be won without corrupt dealing. Both claim to be known in their industries for their zero-tolerance stance. In addition, Nehemiah had (as already mentioned) made a public declaration of his faith as part of his motivation for his position on corruption, notably on a national TV programme. Both Nehemiah and Beata believe that, in spite of the loss of some contracts due to their refusal to engage in corruption, their businesses had benefitted from this policy. This is encouraging and probably reflects well on their respective environments both in terms of the number of people who are not corrupt and also perhaps official efforts to limit the extent of corruption. However, it would be easy to overlook the resolve and courage that would have been required for these entrepreneurs to decide to implement this policy. Indeed, Nehemiah indicated that in the first year of his business he struggled to obtain any contracts and in order to get the first contract he had to offer such a low price that he made a substantial loss. Given that the early stages of launching a new business are associated with great uncertainty and risk, the pressure to accede to a bribe at that stage must be especially intense. Under such circumstances, the need for a compelling reason to remain steadfast can easily be appreciated. Early on in the formation of a new business, one can also see how the entrepreneur’s faith might be severely tested and either to be found wanting or to grow, deepen, and increase in dependence on God.

Such insights are necessarily preliminary. We plan to submit them to rigorous testing in relation to the complete sample. However, they would seem to confirm the expectation expressed above that Christian entrepreneurs in developing and emerging settings are fertile ground for novel insights, theory development, and for valuable extensions to the resource-based view.

Conclusion

It is relatively seldom now that such a vast and seemingly promising research field as the one we have begun to explore here should be so neglected. It is hoped that the small beginning represented by this article and the larger project behind it will serve a positive function in generating more interest in this field and indeed in spurring others to follow.

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Competing interests

The authors declare that they have no financial or personal relationship(s) that may have inappropriately influenced them in writing this article.

Authors’ contributions

E.A.S.W. (University of Cape Town) and P.S.H. (University of Oxford) were co-principle investigators in the SEVEN
funded research project on Christian entrepreneurs in developing and emerging markets. They played a central role in defining the research questions and methodology, in testing it, and in overseeing the data collection by nineteen case study researchers. With regard to this article, they collaborated closely on its development and shared the work between them.

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