FOSTERING SUSTAINABILITY & MINIMIZING DEPENDENCY IN MISSION FINANCES

by

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ABSTRACT
Fostering Sustainability & Minimizing Dependency in Mission Finances
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There has arisen over the past several decades in the Western church a renewed interest in the debate concerning the use of finances in missions. Missionary efforts from developed nations must embrace practices which minimize dependency on foreign funding and emphasize local sustainability in order to achieve long-term spiritual vitality among developing-world congregations.

In the colonial era, most mission organizations retained nearly total control over their ministries in the receiving nations and financed their mission efforts via donations from sending nations. In the post-colonial era, many denominations and agencies began to consider how to increase indigenous leadership and drafted plans whereby funding would transfer from sending to receiving nations. Since 1990, the concept of partnership in ministry between developed and developing-world churches has grown in popularity.

Dependency occurs when a local church requires funding or leadership from outside of its own members in order to carry out the core biblical responsibilities of a local church under normal conditions. Consequences of financial dependency include a lack of ownership, stunted growth, mixed motives in leadership, confused accountability, suspicion of foreign influence, and compromised witness. For a church to be sustainable it must be able to carry out its core biblical functions without relying on foreign funding or leadership. The benefits of sustainability are the opposites of the consequences of dependency listed above.

Anyone wrestling with this issue of financial dependency must also deal with biblical texts involving money, giving, and responsibility. Scripture speaks more directly about responding to absolute poverty and leaves room for other guiding principles when dealing with relative poverty. Two such principles are responsibility and biblical missiology.

The three-self paradigm was an attempt to harmonize generosity, responsibility, and New Testament missiology. Proponents of this model included Rufus Anderson, Henry Venn, John Nevius, Roland Allen, Melvin Hodges, and Glenn Schwartz. Sustainability principles can be applied to modern mission efforts such as supporting developing-world ministers, community development, building projects, leadership development, disaster relief, short-term mission teams, partnership efforts, responding to Islam, and traditional missionary sending.
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CHAPTER 1
INTRODUCTION

There has arisen over the past several decades in the Western church a renewed interest in the debate concerning the use of finances in missions. How should the relatively affluent churches in industrialized nations steward the finances entrusted to them as they endeavor to fulfill the Great Commission? How should questions of dependency or accountability influence decisions regarding financial support of churches in developing countries?

One missionary in Zimbabwe in the 1980s noticed the talent of several of the Africans with whom he worked to plant churches. He sensed that they needed to take a greater role in the work of the ministry, and he wanted to reject the paternalistic patterns that only entrusted valuable ministry to westerners. After speaking with other missionaries, they decided that a lack of funds was the primary reason these men were not giving more of their time into ministry. So they arranged with their mission to fund three paid African church planters at $500 monthly per person, as opposed to $1,250 monthly for an American missionary. Not long after they implemented this plan, they noticed that offerings among the Zimbabwean churches began to decrease. One local explained that, “If rich Americans can pay for salaries, they should also be able to pay for the needs of our church.” Other volunteers soon demanded that they receive funding from the mission as well. Local support of the paid church planters decreased with the offerings, as church members referred to them as “missionary boys” who did not answer to their congregations. One of the paid workers
told the missionary, “I only listen to the person who pays my salary.”¹

In the late 1980s a group of mission organizations that had been attempting to reach Tibetans for Christ met to discuss their difficulties since the Chinese annexed the region in the 1950s and to strategize for the future. One of the ideas birthed from this meeting was the use of short-wave radio broadcasts into Tibet in their language. The initial broadcasts were only fifteen minutes per day. They contained a mix of health information, Tibetan culture and music, general knowledge, and Christian teaching, so as to appeal to a wide range of Tibetans and gradually expose them to the teachings of the Bible in a culturally appealing context. After two years of broadcasting out of India, they received such interest that they increased to thirty-minute daily programs. In 2007, the radio ministry, called Gaweylon (“Good News” in Tibetan), received over 20,000 responses from listeners via letters, calls, emails, and personal visits. They distributed thousands of pieces of follow-up literature such as Bibles, Christian literature, and CDs. A monk from a Tibetan monastery in North India shared this with a visiting worker from Gaweylon, “All the monks in our monastery don’t have radios, so they gather together with those who have radios and listen. I like the programs, as I get useful health information, and I like the messages that you broadcast. The messages teach us to live in peace and also to respect and love others. I heard about Yeshu (Jesus) before, but it is through your programs that I have come to know about His life, teachings, and sacrifice on the cross. After all of us listen to your program, we discuss with each other the contents and compare the beliefs of both religions.” This ministry has partnered with an American organization, Advancing Native Missions, that endeavors to raise funds from American donors in order to support the work of evangelists and ministers

While the former example of foreign funding of indigenous ministry resulted in serious problems, the latter example appears to be a fruitful partnership to reach those behind closed borders. In an increasingly complex global reality, how should the church in developed nations steward the abundant resources it has been given? How can it maximize its Kingdom impact while avoiding the unintended consequences of affluent donors? Missionary efforts from developed nations must embrace practices which minimize dependency on foreign funding and emphasize local sustainability in order to achieve long-term spiritual vitality among developing-world congregations.

This study will first survey several eras of modern missions while considering issues of control and finances, offer descriptions of dependency and sustainability in mission funding, and examine biblical texts dealing with poverty, generosity, responsibility, and missiology in order to derive relevant principles for healthy practices. These principles will be applied to various aspects of missions endeavors, and a scale will be proposed for analyzing the relative dependence on foreign funding of missions initiatives among developing-world nations.

For the purposes of clarity, there are several terms which will be used throughout this study that warrant some introductory comments. Scholars have used various labels to describe countries of the world that have established industrialized economies and those which are in the process of industrializing or which lack such industrialization. Since the 1950s, the terms first, second, and third world have been in the vernacular, referring to the democratic capitalist nations, the soviet communist nations, and those aligned with neither.

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2 Doug Hsu, “Breaking Ground in Tibet,” Voices in the Wilderness Newsletter of Advancing Native Missions, Summer 2008, 1-4
respectively. More recently, the terms “two-thirds” world, “majority” world, and “global South” have also been used to refer to nations previously covered by the older term “third world.” Each of these has merit and makes sense with its particular emphasis on population or geography. Because the focus of this paper is on issues of money and finance, the more economically-oriented terms “developed world” and “developing world” will be used to delineate between nations who have more complex economies and higher material standards of living and those which have simpler economies and lower material standards of living. In addition, “sending nation” refers to those countries which send missionaries into other countries, while “receiving nation” refers to those which receive them. These realities, however, have shifted from their historical precedents, and many of the previously receiving nations are now sending out their own missionaries. Generally, the term “foreign” will refer to a person or resource from a sending nation, and “local” or “indigenous” or “native,” as used by some authors and groups, will refer to people or resources in a receiving nation. The term “indigenous” in this study will not generally be a technical term, as some missiologists have used it, but will refer to the local culture of a receiving nation. This explanatory note will hopefully aid the reader in understanding the various authors and circumstances included in this study.

In addition, because many of these questions deal with strategy and application rather than with explicit biblical commands, there are numerous opportunities for dialogue and discussion concerning the wisest course of action in any mission context. The present author offers this study as a small contribution to the already significant body of research and writing on the topic of mission finances. For those who disagree with these conclusions, may there be constructive dialogue on the most effective and biblical means of handling finance in
missions, to the end that we all contribute to the “growth of the Body for the building itself up in love” (Eph 4:16).
CHAPTER 2
HISTORICAL SURVEY

Although some aspects of the controversy concerning the use of finances in mission efforts have only appeared recently, the history of mission finances is as old as missions itself. Since the first era of Protestant missions, patterns and models for the use of money have been tested, adopted, revised, and discarded. It is helpful to frame the current questions in the context of Protestant mission history.

Colonial Era of Protestant Missions (1800-1945)

Modern Protestant missions developed during the era of European colonial expansion. Because of this, it mirrored in some of its own methods many of the trends and strategies used by secular economic and military powers as they vied for territory and carved out spheres of influence across the continents.

Many denominations adopted a “mission compound” model in which a small enclave of the sending culture was created in the receiving nation. The denomination would raise funds and recruit personnel for mission hospitals, schools, orphanages, and other institutional services. These institutions, along with the mission churches and their attendant buildings and programs, created a large overhead that the mission’s budget needed to sustain. Rufus Anderson, the Foreign Secretary of the Boston-based American Board of Commissioners for Foreign Missions from 1832-66, held that the achievements of western social and religious culture made it very difficult for the church to focus on the spiritual aspect of its Great
Commission, that is, the planting and multiplication of local churches. Western missionaries easily confused the religious culture of the Christian West with the essence of Christianity itself, thus complicating the pursuit of the goal of worldwide evangelization.¹ However, there were many positive developments that came out of this era of missions and great strides were made in taking the gospel into nations that had not received it before.

Most mission organizations retained nearly total control over their ministries in the receiving nations. They recruited leadership to run the mission stations and institutions from the sending country and rarely raised up indigenous leaders into positions of significant authority. They appeared reluctant to trust the ability of indigenous leaders to steward the works that they had invested so much time, money, and personnel into.²

In the colonial era, nearly all mission efforts were financed via donations from sending nations. Agencies and denominations developed many avenues for making appeals for donations toward their continued work in receiving nations. Receiving nations were seen as economically poorer and less developed, so it was considered inappropriate to expect them to contribute meaningfully to the Kingdom work in their midst. There also seemed to be a reluctance to hinder the appeal to conversation by teaching the new believers that they must give to support the mission work. Lastly, there seemed to be a much greater availability of funds from sending nations, which led mission leaders to conclude that they could proceed at a more rapid pace if they paid for the mission’s needs with donations from their home countries. If they relied only on local donations from new believers in the receiving country, it was thought that the work would not expand rapidly enough. New mission institutions such as schools and hospitals could not be built, staffed, and funded based on the limited

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local funds available. Local fellowships could not afford to pay for their ministers as quickly as they were needed to grow the number of churches. All of this led to what Glenn Schwartz calls the creation of a top-heavy missions “box,” in which were the institutions, personnel, and programs that depended on sending-nation funding in order to continue.\(^3\)

Melvin Hodges, a missionary and Latin American superintendent for the Assemblies of God in the first half of the twentieth century, included this description from Canadian George R. Upton as a snapshot of colonial era mission methodology:

Here is a missionary agency sincerely devoted to assuming a creditable share in world evangelism. Missionary candidates are available. Funds are also available for developing the field in question. Land is purchased, and extensive mission buildings erected; missionary homes, churches, schools, hospitals, dormitories, dispensaries, etc., begin to appear. Workmen are hired, provision is made for maintenance of the youth who enter the various schools. When native workers have been trained, they are placed on salary from funds available to the mission from its home office across the seas. The missionary whose time and energies are fully occupied with the business management of the vast community, anticipates that here will probably be his home for years to come, so he provides for those extras which make the plan comfortable and convenient.

He is the undisputed master over this establishment. Funds for workmen, for native teachers and preachers flow through his hands. He hires or dismisses, at will. If a native church springs up, it is under his direct supervision. He feels impelled to remain as director of this, his sphere of influence and operations, as long as he remains a missionary. When on furlough, he describes the progress made, the buildings erected, and institutions operating; the number of workers and Bible women employed, the number of teachers and scholars in the schools. He presents pictures of the whole project. He may even mention that beyond are other towns and tribes needing the gospel, and may make an appeal for additional missionaries.

Upton continues this description, with more editorial to highlight the impact of the methodology upon the health of the mission church:

After fifteen to twenty years of this type of work, he may wonder why the native church does not show some signs of standing on its own two feet. The workers do not manifest any initiative. The people do not show any concern for the salvation of their neighbors, nor manifest a willingness to assume financial responsibility for any phase of the mission work. He realizes that his removal from the oversight of the mission would bring the whole project to a standstill, unless another missionary took

Post-Colonial Era (1945-1990)

The end of the colonial era at the middle of the twentieth century meant changes and upheaval in many parts of the world. For missions, it meant that agencies and denominations had to work in a new cultural and political context.

After World War II, many European powers began to hand over sovereignty to the peoples that had formerly been their colonial subjects. Europe had little resources or will to continue overseas empires after being ravaged by years of conflict, and many non-western nations sensed a sea change and took the opportunity, peacefully or violently, to take control of their nations.5

This transfer of control was mirrored in the world of missions. Many denominations and agencies began for the first time to seriously consider how to put indigenous leadership into significant authority roles in the local missions and churches. At the same time, indigenous church movements began to develop that were completely outside and separate from the efforts of sending nations’ missionaries.6

Regarding finances, many agencies in this era began developing plans whereby funding for the missions efforts would gradually transfer from sending nations to the receiving nations. Often this took the form of a percentage scale, for example 10%/90% local-to-foreign funding ratio in the first year of the plan, moving towards 90%/10% ratio over a period of 5 to 10 years, with the final goal of 100% responsibility on the part of the receiving nation churches. The issue with this effort, as Schwartz and others have identified,

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6 Schwartz, 68.
is that many of the institutions and programs were inherently unsustainable by local levels of funding. In addition, many local leaders did not have the ownership or vision for these programs, because they had been launched and managed by foreign missionaries for years, and thus the new leaders were willing to let them discontinue when the foreign funding dried up.\(^7\)

**Recent Developments (1990-Present)**

In the early nineties, a shift began toward the current era of modern missions, and new trends, issues, and exciting developments began to emerge. Dramatic breakthroughs in technology, travel, and communication ushered in what is now referred to as “globalization.” The exchange of people, ideas, and money between countries and continents is now easier, faster, and in many cases cheaper than ever before. At the same time, the Gospel seeds planted in the previous mission eras have resulted in tremendous fruit in several regions of the world such as Asia, Africa, and Latin America. Now many of those nations are beginning to send out missionaries and evangelists to reach other peoples who have not yet heard or embraced the gospel. Scottish missiologist Andrew Walls describes the shift:

> The recession of Christianity among the European peoples appears to be continuing. And yet we seem to stand at the threshold of a new age of Christianity, one in which its main base will be in the Southern continents, and where its dominant expressions will be filtered through the culture of those countries. Once again, Christianity has been saved for the world by its diffusion across cultural lines.\(^8\)

Peruvian missiologist Samuel Escobar encountered this dynamic in a microcosm while he was serving on the board at the Overseas Ministry Study Center in New Haven, Connecticut. Now the missionaries who come to stay for a period of rest and reflection express this new global reality. They are Koreans who do medical work in Nigeria or plant

\(^7\) Ibid., 66.
\(^8\) Escobar, 15.
churches in the Amazon, Japanese who teach theology in Indonesia, or Filipinos who foster economic development in Bangladesh.\(^9\)

In this era, many agencies and denominations recognized the mistake made in previous eras of trying to assert their control over mission efforts in receiving nations at the expense of developing and releasing capable indigenous leaders. It appears, though, that many leaders in receiving nations are still wary of this legacy of foreign control. Many want to receive the financial donations and support from developed nations but fear the intrusion of control under the label of accountability. In many developed countries, the idea of “partnership” with churches in developing nations has become an emerging trend. Stan Guthrie described several examples of this partnership movement across borders and between agencies. One church network partnered with Croatian evangelicals to reach out to Bosnian refugees during the Balkan war in the 1990s. After the war, they worked with these returning refugees to plant churches within the newly created nation of Bosnia-Herzegovina, the most unreached Muslim nation within Europe. The Viva Network was founded to encourage cooperation and coordination among the estimated 20,000 Christian organizations that minister to children in various parts of the world. Viva has set up national networks, organized conferences, and developed resources for their member ministries. Patrick McDonald, its founder, commented, “There is a strong sense of coming together, of a need to network and share resources, ideas, knowledge, expertise, and so on.”\(^{10}\) These examples represent the sense of opportunity motivating the growing number of partnerships in this recent era of missions.

In the area of finances, a handful of organizations began to advocate for sending

\(^9\) Ibid., 17.

donations from developed-world churches and believers to support ministries in developing-world nations. While the previous eras had seen tremendous investment in missionary efforts in many of these same nations, the innovation was that these organizations were attempting to keep total control in the hands of the local ministries and ask only for a basic level of accountability for the use of the funds.

Advocates of this refer to it as the “force multiplier” effect, as they consider it possible to support several developing world ministers for the same amount of funding it would take to send out a missionary from a developed nation with a higher standard of living. Bob Finley with Christian Aid Mission and K.P. Yohannan with Gospel for Asia were some of the pioneers in this movement, from the U.S. and India, respectively. Yohannan described the change in strategy that began during this era: “Believers today have no idea that a new day in missions has dawned or that they are more desperately needed than ever before. . . . I praise God for the pioneer work done by Hudson Taylor and others like him who were sent by believers at home in the past. Now, in countries like India, we need instead to send financial and technical support to native evangelists and Bible teachers.”

Part of the motivation of advocates of this sponsorship model is to give generously out of the material abundance that God has given to churches in developed nations. This generosity, they explain, will release many more willing ministers and evangelists to do Kingdom work than would be possible if only local funding were available. In 1998, the Coalition for the Support of Indigenous Ministries (COSIM) was founded by 50 member organizations. They have identified roughly 225 organizations in North America whose goal is to support indigenous church planting, evangelism, relief and development, leadership training, and

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theological education.\textsuperscript{12}

Critics of this development refer to it as the “outsourcing of ministry,” suggesting that it parallels the trend of western companies to look for cheaper labor among developing nations and is not a biblical nor healthy model for sustainable ministry. They believe many or most examples of this sponsorship model foster an unhealthy dependence on foreign funding among indigenous ministers and churches. Gailyn Van Rheenen, former church planter in Kenya and current professor of missions, observes that “The Western temptation is to conceptualize and organize the missionary task on an economic level that can only be sustained by Western support and oversight. Effective missional patterns, however, reflect the economic and social realities of the local context.”\textsuperscript{13} The implication is that developed-world churches and agencies that choose to support ministers in poorer nations are limiting their methods and expectations to developed-world norms and not contextualizing their methods enough to fit the economic reality of relatively poorer contexts.

\textbf{Locations of Control and Finance in Missions}

Considering the numerous examples provided by the available literature, four factors emerge which clarify the dynamics between a foreign missionary’s efforts and a local church or group of churches in a receiving country. Every context must deal with questions of control and funding. Who makes the key decisions about vision, direction, and policy for the mission/church? Where does the money come from to support the vision and efforts of the mission/church? The answers to those questions can here be simplified into either “foreign,” meaning a sending country’s missionary or agency, or “local,” meaning the receiving

\textsuperscript{12} Guthrie, 12.
\textsuperscript{13} Quoted in Michael Pocock, Gailyn Van Rheenen, and Douglas McConnell, \textit{The Changing Face of World Missions} (Grand Rapids, MI: Baker Academic, 2005), 280.
country’s people or churches. The four possible combinations of these provide some helpful categories for analyzing the dynamics involved in different contexts of mission work.

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<tr>
<td>Foreign</td>
<td>Colonial/Paternal or Pioneer stage</td>
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<td>Indigenous/Sustainable Church</td>
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Figure 1. Locations of Control and Finance in Mission Efforts

*Quadrant 1*: Foreign control + foreign funding = colonial/paternal model or pioneer stage

*Quadrant 2*: Local control + foreign funding = sponsorship model

*Quadrant 3*: Foreign control + local funding = young, developing church

*Quadrant 4*: Local control + local funding = indigenous/sustainable church
CHAPTER 3

DEPENDENCY DESCRIBED

Having described the historical context concerning control and finance in missions, it is important to offer a working definition of financial dependency. Dependency occurs when a local church requires funding or leadership from outside of its own members in order to carry out the core biblical responsibilities of a local church under normal, non-crisis conditions. These responsibilities include upward, inward, and outward dimensions: worship and prayer (Mt 22:37); discipleship, pastoring, and community life (Mt 22:39); evangelism, benevolence, and missions (Mt 28:18-20). Each of these aspects is fundamental to how an ekklesia corporately expresses the mandates of the Great Commandments and the Great Commission. Dependency, however, is different from interdependency. Interdependency is the biblical relationship between various parts of the body of Christ both individually and corporately (1 Cor 12:12-31). The eye certainly needs the foot as part of the body, but it does not cease being an eye if the foot is removed. Similarly, interdependency allows for a healthy give-and-take from different but equal parts of the body. Dependency places such a demand on one part of the body that the needy part ceases to sustain its core functions if separated or removed from the giving part. Missions efforts must intentionally avoid financial dependency while fostering healthy interdependence in order to advance the Kingdom with the greatest long-term effectiveness in terms of growth, health, and longevity.
Consequences

The issue of dependency is significant not because of some abstract theory or concept, but because of the harmful effects that many missionaries and some local leaders have witnessed of financial dependency upon Kingdom work in receiving countries.

1. Lack of Ownership

When most or all of the funding for a local church’s budget comes from foreign sources, the local believers are not themselves invested in the church’s work in their community. They do not have true ownership of what God is doing among them. It is foreigners who are taking the financial risk of giving generously to the ministry or to pay their pastor. From a biblical perspective, this also robs the local believers of the blessings that come from giving to the Kingdom. It also fosters the idea that God has not given them what they need to reach out to their own community on a regular basis. Melvin Hodges, late missionary to Latin America with the Assemblies of God, cites the experience of missionary E. Gideon about how bad the situation had become regarding foreign funding for mission churches in India in the first half of the twentieth century:

Indian Christians take their religion so lightly and superficially that they are not prepared to contribute adequately to the support of their own churches and their own ministers. . . . And Missions and missionaries acquiesce in this, nay, encourage it by soliciting more and more money from abroad. But it seems to me that so long as Indians are not prepared to sacrifice whatever is necessary to support their churches, this is convincing proof that the church has failed in its fundamental objective—to convince the people of the truth of Christianity, for surely it is true in this, as in all ages of all peoples in all countries, that the only real test of conviction is the desire and willingness to sacrifice.”

In his own words, Hodges summarizes: “Deprive the converts of the privilege of giving and

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the responsibility of sacrificing to support the work and weak Christians will result.”\(^2\)

Glenn Schwartz, former missionary to southern Africa, relates an experience of an American missionary working in Guyana in South America. He had taken thirty-six people on a short-term mission trip in order to build a church building for a congregation there. At the end of the trip, they had a ceremony to turn the building over to the locals. Two years later he received a letter from the church in Guyana which read, “Dear friends, the roof on your church building is leaking. Please come fix it.”\(^3\) In the minds of the Guyanese believers, ownership still rested with the construction team and had not been assumed by the church.

2. Stunted growth

Second, financial dependency will stunt the growth of the local church in two respects. First, it causes the local church to limit its ideas for ministry to only what can be accomplished through foreign funding. Receiving foreign funds develops certain habits of planning and strategy. Often, local creativity and ingenuity suffers in the long run as believers are not required to strategize with only what God has put in their own hands. Second, when further foreign funding is not available, growth comes to a halt. No more evangelists or pastors are raised up. No more buildings are acquired or built. No more programs are initiated. Even one hundred years ago, missionary to China John Nevius observed that the employment system, very common among mission agencies of his day, tended to stop the spirit of volunteerism among the new mission churches. Those who are not paid begin to ask, somewhat rightly so, “‘If other persons are paid for preaching why should I not be?’ Under the influence of jealousy and discontent it is easy [for them] to go a

\(^2\) Ibid., 78.
step farther and say, ‘If the missionary is so blind or so unjust as not to see or acknowledge my claims to be employed as others are, I will leave the work of spreading Christianity to those who are paid for it.’ This again is not an imaginary case but a common experience,” notes Nevius.

Melvin Hodges writes that “one of the most discouraging aspects of depending on foreign funds for the support of pastors and churches is that it automatically limits the church’s capacity for extension. . . . every new worker places an additional strain on the budget. Every new church requires additional funds.” Hodges asserts that a church dependent on foreign direction, workers, and funding “is not an indigenous church. It is a hothouse plant that must have artificial atmosphere and receive special care in order to keep alive.” Without the foreign funding, the plant is too weak to grow in its natural habitat. Hodges warns that, in contrast, what is needed is a church so resilient that the gates of hell will not prevail against it.5

3. Mixed motives in leadership

Third, when foreign funding is available to ministers in developing nations, it can be a great temptation for them to work in the church because of the lure of a steady salary rather than out of a genuine call to ministry. Many developing nations have struggling economies, and unemployed or underemployed men can be drawn to work for a church or foreign ministry because it is the “best job in town.” Foreign sponsorship can also result in unscrupulous or ungodly people learning to appear spiritual in order to benefit from being hired by a church or foreign ministry. One situation from a Latin American mission effort illustrates this. The American missionaries working in a particular area decided that a

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4 Hodges, 84.
5 Ibid., 21.
promising young Christian should assume the responsibility of pastoring the church they had helped start. They hoped that the local church would be able to gradually support his entire salary, even though they agreed to pay him out of the mission’s funds at the beginning. However, this transition never occurred, and the young pastor and his wife remained paid by the mission. When the pastor fell to a moral failure, it was discovered that he had been abusing his wife. The pastor’s wife explained that she had kept silent about the abuse because their livelihood came from the mission. “If I admitted that we were having problems, I feared that the missionaries would fire my husband. I needed the missionaries to think well of us in order to maintain the salary. So I covered up for him.”6 In this case, even though the young leader perhaps started in ministry with godly motives, neither his nor his wife’s character could withstand the temptation to stay in ministry because it gave him access to foreign funding and steady employment. Perhaps with local funding of his position, the accountability would have been in place to avoid this problem or to assist the wife in such a way that she would not have felt financially trapped in the abusive marriage.

Gailyn Van Rheenen records the statement by the executive director of a major Pentecostal group in Uganda, “I would jump to another religious group if they paid me more. Currently I am not making enough to live on the level I desire. Many of the pastors under me feel the same.”7 This clearly reveals how the influx of foreign funding can twist the expectations of otherwise competent and gifted ministers. Instead of fostering a standard of living based on the available offerings of the indigenous church, the foreign support tempts the paid minister to consider how to access more of the deceptively limitless foreign

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investment coming into his nation from the developed world.

Melvin Hodges asserts that “the spirit of faith and sacrifice required on the part of the worker helps develop a vigorous spiritual ministry. . . . Workers who are lacking in the faith and stamina required by the rigors of a life of dependence upon God will soon eliminate themselves from the list of workers.” 8 Without this test of their faith, they might continue to draw a salary and stay with the mission or church for years to come, and yet, in Hodges words, “constitute an element of spiritual weakness in the church.” 9

To their credit, some organizations that advocate for foreign sponsorship of local ministers have worked in partnership with local elders or boards to vet candidates for funding and thus avoid paying ungodly ministers. This model of local oversight ought to be pursued in every situation where foreign funds are given to developing-world ministries.

4. Confused accountability

Fourth, financial dependency confuses both directly and indirectly the issue of accountability. Direct accountability is the more common understanding of the term. To whom does a local minister have to answer for his actions and the fruit of his ministry? In a typical healthy church, both in developing or developed nations, he would answer to a group of elders or a board or something similar. This group may be connected to a denomination or network of churches which might provide another layer of oversight but not be as involved in the daily-life aspects of the church. When foreign funding enters the picture, the minister or elder board can feel responsible not only to local authority structures, but also to the foreign agency, church, or donor, who is underwriting the ministry efforts. In the past, developed-world organizations insisted on a more active role in the oversight of how their funds were

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8 Hodges, 81.
9 Ibid.
used. Some still take this traditional approach. Others, however, have adopted a more
collaborative approach and attempt to work through relationship with the local minister or
elders to monitor priorities and long-term direction. This is more often the healthier
approach and removes the sense of paternalism that can come from asserting control of the
use of donated funding. However, it must be handled wisely so that foreign funding is used
toward fruitful, Kingdom pursuits and not pet projects or for supporting friends and relatives.

Indirect accountability refers to the informal sense of obligation to the foreign donors
to tailor ministry efforts to appeal to the priorities of the donors so as to sustain or increase
the amount of funding available to the local ministry. Author and missiologist Gailyn Van
Rheenen comments, “Many supported leaders . . . are guided by good motives but even they
tend to cater to the theologies and methodologies of those who support them.\(^{10}\) Perhaps a
minister in India knows that Americans are highly motivated to give towards crusade-style
outreach events and that he can draw a crowd through donations of food and medical
supplies for those who attend the event. Even though a more relationally-oriented small-
group approach might be more effective in the long run for establishing a local church and
reaching Hindus, he likely will be tempted to use the crusade approach in order to please his
supporters and motivate them to continue giving to his ministry. Developed-world ministers
are also susceptible to this marketing-related temptation. Churches should be wise in
discerning this tendency among their own culture as well as avoiding missions practices that
would foster it in developing-world nations.

5. Suspicion of foreign influence

Fifth, in many countries around the world there is an antagonistic attitude toward

\(^{10}\) Van Rheenen, n.p.
western or developed world influence. Some of this is a consequence of the colonial era during which local peoples felt exploited or undermined politically and economically. Some of this is more a result of ideological conflict between, for example, Muslim or communist values as opposed to western cultural values. Whatever the root cause, foreign funding of local Christian ministry is viewed as an attempt to increase foreign political or ideological influence among the receiving nation. Melvin Hodges includes this comment from a Korean minister, “I am convinced that the amount of anti-foreign feeling can nearly always be expected in exact proportion to the amount of foreign funds used. The more foreign funds used in the [mission] work, the more anti-foreign sentiment you are likely to have.”

Hodges comments from his own experience: “Mission-paid workers have been accused of being spies for a foreign power, and the monthly check has been used as evidence against them. . . . As the spirit of nationalism grows, and propaganda increases against ‘Yankee imperialism,’ we shall need to increasingly safeguard our national workers and churches against the possibilities of such false accusations.” Thus, it is strategic for a mission or sending church to consider the risks to the long-term health of the mission church posed by continued foreign funding.

Bruce Hunt, an Orthodox Presbyterian Church Missionary to Korea in the mid-twentieth century, applauded the self-support principles of John Nevius and their application in China and Korea. He commented that:

In recent years some fields find nationalism and an anti-foreign spirit closing doors to missionaries. This spirit as well as Communism best feed on those very mistakes in missionary methods which Dr. Nevius sought to avoid. The very fact that the native church was indeed self-propagating, self-supporting, and self-governing deprived the governments hostile to Christianity of an opportunity to charge that the church was an agent of the enemy country, and of the excuse based on that charge for closing the

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11 Hodges, 76.
12 Ibid., 83.
Nevius himself observed this dynamic at work internally in the Chinese among whom he ministered. “The general opinion of the [unbelieving] Chinaman as to the motive of one of his countrymen in propagating a foreign religion, is that it is a mercenary one. When he learns that the native preacher is in fact paid by foreigners, he is confirmed in his judgment.”

Roland Allen, an Anglican missionary to China in the early twentieth century, also commented on how foreign funding created the appearance of foreign loyalty and emphasized the foreign trappings of Christianity rather than its universal essence. “In China, particularly, the common idea prevalent amongst the people is that to become a Christian involves submission to foreign domination. This conception has a most powerful effect in deterring the people from approaching the missionary or from receiving his teaching with open minds.”

A more recent example comes from the murder of several Christians in Turkey over the past few years. The popular media in Turkey regularly assumes that missionaries are foreign agents bent on undermining the political unity of Turkey in order to benefit the interests of their western sending nations. When it is discovered by Turks that some converts are being paid with foreign funds in exchange for ministry activities, it plays into the hands of the inaccurate media stereotypes.

6. Compromised Witness

14 Ibid., 27.
Lastly, another unintended consequence of foreign funding for local ministry is that the credibility of the minister’s witness may be undermined. He may be viewed as only preaching the gospel because it enabled him to receive foreign funding. He may be seen by others in his culture as willing to submit his inherited beliefs in return for a job or other material benefits. This “appearance of evil,” even if it is not the reality in most or many cases, does not enable a minister or a local church to stand on its own financially and thus earn the respect of the surrounding culture for the risks taken and sacrifices made to serve Jesus. This can result not only in weakening the personal witness of the receiving minister but set a negative tone for several generations of the surrounding culture toward the gospel work in its midst.

Missionary J.J. Cooksey encountered this situation while working in North Africa in the mid-twentieth century. He writes, “The employed native Christian agent makes the Moslem smile in the beard; the foreign missionary he indulgently tolerates. He will only furiously think . . . when Christ really and utterly captures some Moslem heart in sacrificial power, fills it with His Spirit, and consecrates it for the task of building an indigenous North African Christianity.”

Factors that Contribute to Dependency

Having described the negative impact of financial dependency, a further question arises. What factors involved with missions practices have a tendency to foster financial dependency among developing world ministries that receive foreign funding?

1. Intended Purpose of Financial Support

First, the purpose or target of the financial support is a significant factor. Support for

17 Hodges, 84.
personnel or activities that are considered essential for the core functions of ministry has a much greater likelihood of creating dependency than support for secondary functions or temporary initiatives. Paying pastors’ salaries is an example of a high-dependency purpose of financial support. Assisting with food supplies during a drought or famine so that both the church members can be fed and so that the elders can help meet the needs of the wider community is an example of a low-dependency purpose of financial support. Perhaps the key question is this: is foreign funding doing for the local church what it should or can do for itself? Every church should find strategies that are sustainable in its own culture and which use its own available local resources to meet its basic kingdom obligations: providing for biblical teaching, worship, and leadership; assisting with the basic needs of its deserving poor; and reaching out within its own community and attempting to cross cultural barriers to spread the gospel.

2. Relative percentage of financial support

Second, the relative portion of financial support that comes from local vs. foreign sources is important. The greater the percentage that comes from foreign sources, the more likely it is that unhealthy financial dependency is present in a church or ministry. Conversely, the more of its ministry and projects a local church can support out of its own finances, the less likely it is to be financially dependent and suffer the negative consequences of this dependency. Glenn Schwartz has made an important distinction regarding this factor of relative percentage. Many denominations and agencies responded to the post-colonial era by developing 10-year plans for changing the relative percentage from majority foreign support to majority or complete local support for the functions of the mission churches. However, what had been created by the foreign missions was not possible to sustain with
local funding. So the transfer plans and timetables, practically speaking, set up the local leadership for failure.\textsuperscript{18}

3. Duration of financial support

Another factor related to dependency is the duration of foreign financial support. Most reasonable people expect that a pioneer mission endeavor will have all of its missionary support provided by the sending church or agency. However, once local believers have been raised up and envisioned for leading their own expression of the Kingdom in their culture, foreign funding should not continue to pour into their ministries and projects like it might have during the pioneering season. A suggested short-term duration for outside funding is 1-10 years, mid-term is 10-25 years, and long-term is over 25 years. If the indigenous church has moved beyond the pioneer stage, but the funding has not decreased to make way for local offerings or shifted focus to a sustainable practice like community development, it is in danger of producing dependency.

CHAPTER 4

SUSTAINABILITY DESCRIBED

For a church to be sustainable it must be able to carry out its core biblical functions without relying on foreign funding or leadership. As mentioned earlier, the core biblical functions include upward aspects (worship and prayer); inward aspects (discipleship, pastoring, and community life); and outward aspects (evangelism, benevolence, and missions). These will take diverse forms and expressions from culture to culture and church to church. However, each aspect is part of the biblical mandate on believers as they live as the Body of Christ in their communities.

Benefits

There are several benefits to a congregation as they practice sustainable models of financial support.

1. Local Ownership

First, as local believers assume the responsibility of providing for the needs of their local church, they feel the weight and responsibility of ownership. They realize that if they want to see their community reached, they must stretch their faith, give sacrificially out of their earnings or harvest, and find creative and frugal ways to make their giving have as much impact as possible in their context. If they are the ones who receive the benefits of pastoring, teaching, and leadership from a pastor or group of elders, the biblical response is for them to bless those who watch over them. God will honor their giving.
In Zimbabwe, the Apostolic Faith Mission from South Africa had been planting churches for years. They came to a point where they decided it was time for the Zimbabweans to take up the mantle of church planting for themselves. The missionaries returned to their home country, and for two years no new churches were planted. Some observers pointed out that missionaries were essential there, because when they left, all the growth stopped. In the third year, the indigenous congregations began their church planting efforts and started eight new fellowships that first year. It was in that third year that true psychological ownership was transferred. The reality was that it took time, and more than the missionaries had expected. But once local ownership occurred, the potential for growth increased significantly.¹

2. Less Hindrance to Growth

When indigenous churches rely on local funding for their core ministry and outreach, they do not have to petition developed-nation donors each time they want to expand or increase. If they operate out of a paradigm that believes that God has given them in their own community or region the resources they need to advance the Kingdom, then they are released to use the full scope of their creativity, ingenuity, and resourcefulness to bring together the various elements needed to fulfill the visions and plans that God has given to them. In contrast to the Ugandan Pentecostal minister cited above who declared his willingness to work for the highest paying foreign organization, Bishop Zablon Nthamburi of the Methodist Church of Kenya insisted that “the African church will not grow into maturity if it continues to be fed by Western partners. It will ever remain an infant who has not

learned to walk on his or her own feet.”2

3. Less Financial Temptation for Leaders

When financial resources are provided by the local church, there is a much stronger connection between the donors and the receivers of the funds. These strong relational connections serve as a great motivator for upright use of donated funds. It is also much more likely that the amount of funds given to the ministry will be proportionate to the local economy. There is a much lower chance of sums passing into leaders hands that are much larger than they are used to dealing with in their everyday lives. In this healthy situation, it is less likely that ambitious young men will be tempted to work in the church primarily for the access to foreign and generous funding. Missionary to China John Nevius asserts that “so long as a free use is made of new converts as paid preachers, we deprive ourselves of one of the most effective means of separating the chaff from the wheat, and of assuring ourselves that the men we are employing are what we hope they are, and that we are not building, or vainly attempting to build, on a bad foundation.”3 Nevius notes also that men of mercenary character who are drawn to the mission because it provides salaries are very likely to attract other men of similar character. They are much less likely to discourage the worldly exploitation of gospel work when they are guilty themselves.4

4. Accountability to Local Oversight

When the funds used by a ministry are provided locally, the lines of accountability

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3 John L. Nevius, The Planting and Development of Missionary Churches (1886; repr., Hancock, NH: Monadnock Press, 2003), 25.
4 Ibid.
are clearly connected to the people whom the leaders are directly serving in ministry. There is not a pull to satisfy the formal or informal expectations of foreign donors. Hopefully, there is a healthy method by which the leadership of the church sets vision and priorities with the input of those whom they serve. The indigenous church is then able to follow this priority-setting process free from any conflicting motives to appeal to foreign donors.

5. Less Association with Foreign Influence

Many cultures are antagonistic toward the real or perceived attempts of foreign value systems to influence their communities and families. When local churches provide the funding for their own ministries and outreach, the gospel can be presented as something active within the indigenous culture rather than as a foreign agent acting upon it from the outside. Even so, biblically-trained believers recognize that at a fundamental level the gospel is distinct from every culture on the earth and acts upon it as the power of God for the salvation of all who believe. However, wise missionaries and evangelists work toward finding common ground with the receiving culture and to minimize unnecessary offense that may come from too closely associating the message of Jesus with a resented outside culture. Local funding of ministry removes an excuse for resisting the work of the church in the target culture and gives it greater credibility among those who view with suspicion any attempt at a foreign culture to influence their own way of life.

6. Integrity of witness

Lastly, ministry that is locally funded removes the appearance that those who lead the church and those who convert are motivated by access to foreign funds at a level that would be out of reach to those in the local economy or non-Christian religious groups. When the
leaders and church members are in fact giving sacrificially, in contrast to drawing a salary from the foreign-funded denomination or agency, they are a testimony to the reality of their faith and the power of the gospel to transform their motivations and priorities. Local funding is not the only way to achieve this testimony, but it removes a significant hindrance to credibility in the eyes of on-lookers from the surrounding culture. Missionary to China John Nevius described the significant impact the new Chinese converts had upon their family and social groups when they had come to faith but before they were paid by his mission station. “While working with their hands in their several callings they bore testimony to the truth wherever they went, and were exciting great interest in their own neighborhoods. It was not long, however, before these men were employed, one by one mission, another by another, and the interest in Christianity in and about their homes ceased.”

Here he notes how providing a salary to these new converts made their motives suspect in the eyes of their community, who quickly lost interest in those who seemed to only be doing the bidding of their foreign masters.

Factors that Support Sustainability

As with dependency, several factors are relevant in the pursuit of sustainability in developing world churches.

1. Intended Purpose of Financial Support

First, any foreign financial support should not fund what was defined above as the core functions of a local church’s ministry. When the core functions of the church are locally funded, its ability to remain vitally engaged in ministry in the community are not dependent on the flow of foreign funds, the attention of a foreign agency, or the reliability of financial,

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5 Ibid., 23.
communications, or travel infrastructure. Although these infrastructure systems are often taken for granted in the developed world, they are relatively new arrivals on the planet. Armed conflicts and natural disasters often test, stretch, or break these systems in various parts of the world. The closer the source of the funds is to the recipient, the less likely the flow of funds is to be interrupted and the more able the local church is to sustain its ministry despite unexpected crises or disruptions.

Any foreign support provided to a local ministry is more wisely used for supplemental purposes. This includes community development initiatives like microenterprise grants or loans. It also includes crisis relief like food or medical supplies. Limited-scope projects such as buildings or event-oriented needs are also examples of purposes for funds that are less likely to make a local church dependent on foreign funds for its core functions.

2. Relative Percentage of Financial Support

Given that foreign financial support undermines local ownership, initiative, and sustainability, then the greater the portion of total ministry funds that can be provided by local believers, the less dependent the local church will be and the more sustainable its ministry will be over the long term. If all the core biblical functions of the local church are funded by local donors, the church will have a greater potential for expansion throughout its culture. In evaluating a ministry or church for sustainability versus dependence, one should note the relative percentage of funds that come from local or foreign sources. A church that only provides a small percentage of its total operating expenses is in danger of implosion should the foreign sources dry up or be disrupted. A church that covers all of its core functions with local funds but taps into foreign donors for community development projects,
building expansions, or crisis assistance, is in much less danger of dependence on those funds. Should the foreign sources cease funding, this church could continue in its general worship, ministry, and outreach functions, although it would certainly feel the lack in its special initiatives. It is worth commenting here that sometimes even a small percentage of financial support, particularly for the core functions, can create a temptation to greater dependence or hinder true psychological ownership on the part of the local believers.⁶

3. Duration of Financial Support

A church will be more likely to grow in sustainability if it is able to locally fund all its ministry efforts in a short period of time. The longer a church relies on foreign funding to support its ministry efforts, especially its core biblical functions, the more likely it will develop into dependency and have negative long-term consequences. The faster a newly birthed church is able to assume responsibility for its own ministry expenses, the more likely it will avoid dependency and exhibit the healthy traits of sustainable churches in indigenous cultures.

Several examples illustrate the benefits of sustainable practices. One missionary from Zambia recorded this recent conversation:

Six Bible students from a remote college and their two national professors sat in a circle. The visiting teacher opened his Bible to read from James. “The religion that God our father accepts as pure and faultless is this: to look after orphans and widows in their distress” (James 1:27). “Who does God hold responsible for the care of Zambia’s orphans?” the teacher asked.

“He holds us responsible” they said.

“So, should you ask another nation to give you money so you can take care of Zambia’s orphans?” he asked.

“No,” they replied. Together the students sat and calculated out an estimate of what their particular church members could tithe in a given year. They included expected yield from their maize, cassava or peanut fields. Once this was translated into a cash-equivalent the number was multiplied by the number of members and

⁶ Schwartz, 67.
written on the blackboard. The resulting amount was a staggering twenty to thirty times greater than the denomination’s minimum projected requirement, which currently goes unmet. For a time, they sat in silence. Then there was a quiet, righteous anger.\(^7\)

When prompted by the visiting teacher, they creatively developed a plan based on local resources that would cover their benevolence ministry and give them tremendous room for Kingdom expansion.

Probably the greatest expansion of the Kingdom of God during the second half of the twentieth century was the rise of the house church movement among the Han Chinese. The Communist regime in 1951 expelled all the foreign missionaries, who left behind about one million believers, and then followed with the brutal Cultural Revolution in the late 1960s. It was assumed among both the Chinese and the rest of the world that Christianity in China had suffered a fatal or nearly fatal set back and would need perhaps several generations to regain lost ground. In a surprising turn of events, the early 1980s saw the birth of a renewed interest in Christianity among the rural poor of the dominant Han Chinese ethnic group. Their house church movement spread like wildfire over the next two decades. By the start of the twenty-first century, an estimated 80-100 million were part of these evangelical and persecuted house churches. For the purposes of this paper, it is significant to note that this phenomenal growth occurred without any foreign financial support.\(^8\) The house churches raised up their own leaders, created sustainable training venues, used only members houses or open areas for meeting places, and relied on their own resources for helping families whose husbands were imprisoned from persecution. They needed no aid grants, no building campaigns, no child sponsorship programs, and no foreign-paid salaries as they achieved extraordinary

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\(^8\) Schwartz, 61.
growth amid a hostile culture and society. This, along with the testimony of the Korean Presbyterian church’s growth, are examples that must be reckoned with by those who insist that foreign support is essential for rapid Kingdom growth in developing world nations.
Anyone wrestling with this issue of financial dependency in world missions must also deal with biblical texts involving money, giving, and responsibility. One of the major arguments for generous financial sponsorship of developing-world ministries is that it is an indisputable application of the biblical teaching on money and giving.

**Common Arguments for Western Giving**

Several compelling reasons are offered as rationale for giving generously to churches in the developing world.

1. **Enormous Needs Among the Developing World**

   The first reason is that there are enormous needs in the developing world. Many of these countries live at a standard of living that is much less than that of the developed, industrialized nations. Developing world nations struggle with adequate food supply, unreliable infrastructure, corrupt political systems, susceptibility to natural disasters, high unemployment, displacement from urbanization, and environmental exploitation.

2. **Material Abundance in the Developed World**

   In contrast, most people in the developed, industrialized world have an abundance of material goods, disposable income, and leisure time. The infrastructure of these nations is well developed, their political systems are generally functional, unemployment is usually
low, and most have at least a minimal number of regulations to protect the environment

3. Low Cost of Living for Local Ministers

Another reason many groups and individuals are motivated to give to ministries in developing nations is that the lower standard of living means that local ministers have a much lower cost of living than do traditionally sent western missionaries. One organization, Christian Aid Mission, based in Charlottesville, Virginia, makes a strong appeal based on this concept. They present the common expenses of both a “native missionary” and a western missionary, and emphasize how the native missionary can live on less than a quarter of the funds needed for a western missionary. In recent years, the drop of the American dollar against other currencies has made this contrast somewhat less striking than it used to be. Nevertheless, the general concept is still true. Local ministers have little relocation or travel costs, often do not have retirement or insurance costs, and live with less food, clothing, and other material trappings than do developed-world missionaries.

However, an abiblical pressure to create tangible results can also motivate mission agencies to set up paid positions for local ministers in developing countries. Over a century ago, John Nevius described the sense of urgency among agencies, missionaries, and supporters to see fruit of their labors and investment. Out of this urgency came pressure for rapid progress in the advancement of the mission. He writes, “[Missionaries] are anxious for immediate results, and home societies and the home churches are as impatient to hear of results as missionaries are to report them.”¹ This is no less true in many situations today. One missionary to Mongolia commented that by paying salaries for pastors and church workers in a developing country, an agency can create what appears to be a church planting

movement. Fellowships are being started, outreaches are occurring, new workers are signing up. However, in reality the financial subsidy has created a scaffolding upon which the whole building depends for its stability. Remove the financial scaffolding, and the movement will teeter and fall, more likely sooner rather than later.²

4. Appeal to Scriptural Commands

As mentioned above, proponents of sending money to developing world churches appeal to the scriptural commands to be generous, particularly to those in need. They appeal to the ethic of generosity in the Sermon on the Mount (Mt 5:42; 6:3, 24), the responsive model of generosity in the Parable of the Good Samaritan (Lk 10:25-37), and the rewards for generosity in the Parable of the Sheep and the Goats (Mt 25:31-46), in addition to many other texts.

Issues of Poverty

It is important here to make the distinction between absolute and relative poverty. This distinction affects our response because the Bible makes room for treating them differently.

Absolute Poverty

Absolute poverty is the inability to acquire material or financial resources that are adequate for sustaining basic physical survival. Several contemporary examples include many areas of Haiti, areas in the African Congo or Sudan ravaged by war, or disaster-affected areas like post-Katrina New Orleans and Myanmar after Cyclone Nargis in 2008.

The Old and New Testaments contain many texts that speak directly or indirectly to

² Jim Smith (pseudonym), interviewed by author, September 10, 2008.
the topics of poverty and generosity. Jonathan Bonk, in his thought-provoking study *Missions and Money: Affluence as a Western Missionary Problem*, provides a thorough and useful categorized list of nearly every portion of Scripture that touches on the topic of money and how God’s people should handle it. Bonk divides these passages into two perceptive categories for each Testament: teaching which the rich find reassuring, and teaching which the rich find disturbing. The latter category is noticeably longer than the former. Several of Bonk’s notations are worth mentioning here. First, God is the Lord of all creation (Gen 1-3; 1 Chron 29:14-19; Ps 24:1-2). His people are under this authority as they handle their possessions and respond to needs around them. Second, many prominent Old Testament regulations emphasize that the acquiring of wealth is subordinate to a concern for the poor among Israel. These regulations include the Sabbath (Ex 23:10-11), the jubilee (Lev 25:8-43), the tithe (Ex 22:29-30), handling loans and interest (Ex 22:25-27), gleaning (Deut 24:19-20), debt repayment (Deut 15:1-11), treatment of employees (Deut 24:14-15), and limits on the wealth of kings (Deut 17:14-17). Moses warns the people of Israel that wealth tempts men to forget, ignore, or defy God (Deut 8:1-20; 31:19-20).

In the New Testament, Bonk includes the passages cited above, the Sermon on the Mount, the Parable of the Good Samaritan, and the Parable of the Sheep and the Goats. The parable of the Good Samaritan provides an example of a how a compassionate believer should respond to a situation of absolute poverty observed in a neighbor. The traveler was in severe danger of death after being robbed and beaten. His physical survival was keenly threatened, and the passing Samaritan provided the assistance needed to nurse the man back to health and stability.³ It might be considered disaster relief personally applied. Regarding

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the Parable of the Sheep and the Goats, there is an alternative understanding of that passage that differs from what is commonly cited in defense of generosity. Not, however, that it is opposed to generosity, but that is has another primary meaning. Knox Chamblin explains how this alternate exegesis turns on the understanding of the word *adelphoi* in the Greek, translated as brothers, in Mt 25:40. The only other prominent use of this term by Jesus is found in Mt 12:49, and he uses it to describe those who do the will of the Father, that is, his disciples. From this, Chamblin interprets the parable as describing the consequences or rewards for how the people of the nations received the disciples of Jesus. Their treatment of the disciples reveals the posture of their hearts toward the gospel message brought by the disciples, thus their eternal destiny is at stake based on their response to the gospel and its servants. This parable, then, has missiological implications, but it addresses the nations to whom the missionaries are sent rather than the issue of believers’ compassion, which is more clearly articulated in the Parable of the Good Samaritan.\(^4\)

A more recent study of Scripture texts dealing with poverty and generosity is found in John Rowell’s *To Give or Not to Give*. From the Epistles, Rowell cites James 2:14-17, in which the apostle uses generosity toward the poor as a model for the good works inspired by true faith. Those who claim to have faith but who do not give to those deprived of basic needs are in danger of having dead faith. In a similar vein, 1 John 3:17 confronts a believer having material goods who would claim to love God but who closes his heart against the needs of the poor. As Paul gives his farewell address to the Ephesian elders, he closes with these words of Jesus, “It is more blessed to give than to receive” (Acts 20:35)\(^5\) Paul certainly lived his life out of a posture of self-giving as he served the churches he worked so hard to


\(^5\) John Rowell, *To Give or Not To Give?* (Atlanta: Authentic, 2007), 45-47.
plant and water. As Paul was initially sent out with Barnabas to the Gentiles, the Jerusalem apostles urged him to remember the poor, and Paul comments it was “the very thing I was eager to do” (Gal 2:10). This theme arises several times in Acts and in Paul’s letters. The church at Antioch, prompted by Agabus’ prophetic word, sends a collection to Judea during the time of famine (Acts 11:27-30). The Macedonian church was eager to give even out of its own poverty in order to be a blessing to the Judean church, and Paul uses this example to spur the Corinthians to consider how much they might give to the same need (2 Cor 8-9). He reminds them that they have an abundance in the present time in order that they may respond to the needs of their brethren (8:14; 9:8,11). The Philippian church is commended for responding to Paul’s own need in that season of his ministry, and he calls their gift, sent with Epaphroditus, a “fragrant aroma, an acceptable sacrifice, well-pleasing to God” (Phil 4:15-18). There are many other passages that could be cited, but these provide a solid basis for the ethic of generosity toward the poor found throughout all of Scripture.

Relative Poverty

Relative poverty occurs when one group of people has a noticeably lower standard of living than another group. The impoverished group does not lack any of the basic survival necessities: food, clothing, shelter. They may have a simple economy, limited or no manufacturing ability, and little to no civil infrastructure, but they are not in imminent danger from material lack. In one author’s words, “They may not be as well off as we are, but they are quite capable of surviving in the society and surroundings where God has placed them.”

Robertson McQuilkin, former president of Columbia International University and past executive director of the Evangelical Missiological Society, argues that the texts of the New

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Testament specifically teach that the poor are to be the primary recipients of generosity flowing out of the church. Constructing buildings, paying preachers, and establishing institutions emerged as common practice only when the church was able to afford them.\(^7\)

Nearly all of the Scriptural injunctions to give to the poor deal directly with absolute poverty. The commands of James 2 and 1 John 3 refer to people in need who have no clothing or food to eat. The emphasis in Scripture is for believers to respond when confronted by absolute poverty and take an active role in alleviating at least its symptoms if not its causes. However, throughout the Old and New Testaments, there is a general Kingdom ethic of generosity that emerges. This ethic is summarized well in Luke 6:38, “Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.” In Luke 12:48, Jesus emphasizes the accountability of those who have been trusted with much to respond in accordance with their allotment. Recognizing this Kingdom ethic of generosity, the issue becomes not whether the church in the developed world should be generous, but how and to whom should those in relative wealth be generous in order to maximize Kingdom blessings. At this point, other principles based on Scripture and experience are helpful to clarify best practices in generous giving.

**Guiding Principles for Healthy Generosity**

There are several guiding principles that can help believers foster healthy generosity in the church.

1. Compassion for the Poor

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First, as mentioned above, the church must not lose sight of the great emphasis that the New Testament places on believers demonstrating consistent generosity when faced with genuine needs. The apostolic church after Pentecost gave so generously that there were no needs left among them (Acts 4:34). Shortly after, they appointed seven to oversee the daily care of poor widows (Acts 6:1-5). Paul says he was eager to remember the poor (Acts 20:35).

2. Sacrificial Giving

Second, the church must incarnate the principle of sacrificial giving. John 3:16 declares that God so loved the world that He gave. Similarly, Romans 8:32 exclaims that God did not even spare His own Son, but gave him up for us. As theologians across the centuries have affirmed, it is in the nature of the Trinity to express self-giving love to other persons. In fact, a key source of the joy of community—ultimately rooted in the Trinity—is the mutual giving and receiving between persons. As we are called to be ambassadors for Christ and ministers of reconciliation, we must also intentionally reflect this aspect of the character of God by our willingness to give of ourselves so that others may be strengthened and encouraged.

3. Wise Stewardship

Third, anyone who has worked with benevolence ministry can testify to the need for guidelines and safeguards so that whatever money is given does not have unintended negative consequences. In the same way, developed world churches should be wise stewards in how they give their financial support so that wisdom partners with generosity. In this way,

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8 For example, Herman Bavinck, The Doctrine of God, trans. William Hendrikson (Carlisle, PA: Banner of Truth, 1951), 209.
long-term consequences are not able to hide behind short-term fixes. Jesus commands his church to be innocent as doves but wise as serpents (Mt 10:16). The church must learn from its mistakes, both the disingenuous and the well-intentioned mistakes. I propose that it is possible for developed world churches to operate with wise stewardship of their support for foreign ministry efforts without compromising the New Testament mandate for generous living and sacrificial giving.
CHAPTER 6
RESPONSIBILITY AND MISSIOLOGY

Just as it is important to consult the Scriptures on the issues of poverty and generosity, one must also wrestle with biblical teaching on the topics of responsibility and missiology.

New Testament Texts on Responsibility

Responsibility refers to the duty that Scripture places on believers and congregations to “carry their own load,” in the words of Galatians 6:5. It is interesting that the following verse, v.6, specifically instructs believers who are taught the word to be willing to pay the one who is shepherding them. Concerning issues related to dependency, is it possible that one of the contributing factors is a failure of the indigenous church, intentional or not, to adequately assume the appropriate level of responsibility for personal and community financial needs and for the expansion of the Kingdom in their local context? Certainly, many developing-world missions and churches have abetted in this failure.

Melvin Hodges, the former AG missionary in Latin America, observes, “There is one ‘pearl of great price’ in building the church, and that is a sense of responsibility [emphasis his] on the part of the converts. With it, other things being equal, the church will prosper. Without it, although we bolster the church with a thousand foreign props, in the end it will succumb to the inertia and resistance of the world around.”\(^1\)

Paul exhorts the Thessalonian church to withhold hand-outs to the poor among them

who are able to work for wages but who choose not to. “For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either” (2 Thes 3:10). He presents a clear ethic of responsibility and recognizes the human dignity reflected in honest work. This principle was reflected in the Old Testament provision for gleaning by the poor. The rich were not commanded to give extra bushels to the poor, but to leave some in the fields so that the poor would be able to bring in their own, albeit small, harvest (Lev 19:9-10). The Israelite poor who were physically able were still expected to labor meaningfully to receive their provision.

When developed-world churches are not discerning in how they give foreign funds to developing-world churches, they risk undermining the dignity of responsible work. This is not to imply that most indigenous pastors are only in ministry because of finances. Many are very deserving of the offerings their congregations contribute towards their livelihood. However, it is important that foreign giving not undermine a local community’s sense of responsibility for its own ministers and for the expansion of the Kingdom in its midst.

**New Testament Texts on Missiology and Financial Support**

Regarding missiology, many notable writers of the past and present believe that the New Testament provides principles for effective missionary endeavors. These writers assert that New Testament missiology is not amenable to practices which foster financial dependency. Melvin Hodges describes the practices of Paul with the goal of discerning principles that will be helpful for modern church-planting missionaries. He observes:

After preaching the gospel in a city, the converts were brought together in a convenient meeting place, often the home of a believer, and other times in any public location that might be available to them, such as a synagogue or a school. These groups of believers would meet together at regular intervals for worship and instruction in Christian doctrine and conduct. Elders and deacons were chosen from
among the number to provide the necessary leadership and ministry as they witnessed to their townspeople and the surrounding area. For example, Paul was in Thessalonica only a few weeks, yet he left a church established in that place. He labored in Ephesus for two years, teaching in the school of Tyrannus. As a result, all the province of Asia in Asia Minor heard the Word of the Lord. His farewell discourse to the Ephesian elders is a classic on the relationship of a missionary to the church which he has founded (see Acts 19, 20). The apostle stayed a limited time in one area but he left behind him a church that could govern itself; that could finance its own expenses and that extended the gospel throughout the region.\(^2\)

Hodges looks across the accounts of the labors of Paul and sees the principles of the three-self paradigm emerge. The apostle fulfills his role of planting and watering, and then entrusts the weight of responsibility for the life and growth of the church to the local elders under the guidance of the Holy Spirit and the providence of the Father.

Hodges continues, “Paul evidently made no appeals for workers from Jerusalem or Antioch to fill the pastorates of the churches which he raised up.” This is Hodges’ critique of the colonial pattern of always drawing on personnel from the sending nation rather than raising up local leadership. “And there is no financial appeal made either to Antioch or Jerusalem for support for workers or for the erection of church buildings as far as the record shows. Rather, we find the apostle taking up offerings among these new missionary churches to help the saints of the mother church in Jerusalem when that region was stricken with famine. What a commentary on the effectiveness of the New Testament methods!”\(^3\) In contrast to the modern pattern of the sending nation always raising and channeling funds to support the ongoing work in the mission churches, Hodges notes that Paul appealed to the mission churches to give generously to the need of the mother church.

The Scriptures appealed to by those who defend the modern practice of ongoing funding of mission churches in the developed world all are focused on the principle of

\(^2\) Ibid., 11-12.
\(^3\) Ibid., 12.
generosity. When we look at Scriptures that give insight into New Testament missiology, we find further clarification on how generosity ought to be wisely applied to mission church situations.

**Three-Self Paradigm**

The first efforts in the modern mission era to articulate principles for healthy financial interactions between a parent mission and an indigenous church came from the writings of two giant figures in nineteenth-century missions: the American Rufus Anderson and the Briton Henry Venn.

Rufus Anderson was born in Maine in 1796, the son of a New England pastor in the Congregationalist movement. He felt a call to missions at an early age, and after his education and seminary studies were complete, he applied to the American Board of Commissioners for Foreign Missions in Boston for assignment as a missionary. Because of his previous work in their administrative office, he was assigned to continue in his duties in the home office and was named assistant secretary in 1823. In 1832 he was elected one of three corresponding secretaries, and soon took on a leadership role within that Board. He served in this capacity until 1866, at which time he refused to be re-elected, but he continued in teaching, writing, and consulting until his health deteriorated after his eightieth year, and he passed away in 1880. At his retirement more than twelve hundred missionaries were serving under the American Board, and all but six had been appointed upon his recommendation and under his authority. He, along with the English parallel figure Henry Venn, is credited with independently developing the ideas that became known as the three-self formula.  

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4 R. Pierce Beaver, ed., *To Advance the Gospel: Selections from the Writings of Rufus Anderson* (Grand Rapids, MI: Eerdmans, 1967), 10-11
Anderson summarized his conviction about the three-self paradigm thus: “The grand object [of foreign missions] is to plant and multiply self-reliant, efficient churches, composed wholly of native converts, each church complete in itself, with pastors of the same race with people.”5 “Such churches, and only such, are the life, strength, and glory of missions.”6 Anderson’s strong convictions rose out of his experience overseeing the work of many foreign missionaries combined with his study of the Scriptures for missiological insights. He felt that American missions had inherited from earlier work among Native Americans a misplaced priority on the development of western civilization among the target peoples. Anderson thought that “civilizing” would occur, but that it should be the by-product of missionary efforts and not its aim. To confuse civilizing with church-planting would, among other consequences, result in unnecessary time, personnel, and finances being spent on the mission church in a way that would drain the resources of the mission and leave the new converts weak and dependent on their missionary benefactors.7

Henry Venn was also born in 1796, and was the son of John Venn, the Rector of Clapham parish and a friend of William Wilberforce. The younger Venn even spent a summer with the famous abolitionist in 1818. Venn’s family line included a number of ordained ministers as far back as 1599. He also pursued a vocation in the Anglican Church, and in 1822 became a member of the Committee of the Church Missionary Society, a voluntary association of individual members of various churches. After three years at Cambridge and seven again in pastoral ministry, he rejoined the Society in 1834 and served as its Secretary in London from 1841 until 1872. In a similar way as with Wilberforce, Venn believed in the harmony between evangelicalism and humanitarian efforts, and through his

5 Ibid., 101.
6 Ibid., 99.
7 Ibid., 13, 31.
long tenure at the CMS, his ideas influenced missionary policy and activity in Africa, India, what is now Sri Lanka, China, the Middle East, Australia, New Zealand, and Canada.

Along with Anderson, he is credited with developing the ideas of the three-self formula. His passion was to assist in the fostering of truly indigenous churches, or as he phrased it, a “Native Church,” with capitals reflecting the Victorian marks of emphasis. He wanted to see the church in foreign lands built from the ground up. Regarding the work of the missionary, Venn articulated many times that the foreign worker should endeavor to make himself unnecessary or else he would stand in the way of the purpose of God for that native church. The following passage describes this point effectively:

Regarding the ultimate object of a Mission, viewed under its ecclesiastical result, to be the settlement of a Native Church under Native Pastors upon a self-supporting system, it should be borne in mind that the progress of a Mission depends upon the training up and the location of Native Pastors; and that, as it has been happily expressed, the “euthanasia of a Mission” takes place when a missionary, surrounded by well-trained Native congregations under Native Pastors, is able to resign all pastoral work into their hands, and gradually relax his superintendence over the pastors themselves, till it insensibly ceases; and so the Mission passes into a settled Christian community. Then the Missionary and all Missionary agencies should be transferred to the “regions beyond.”

Part of his rationale for the three-self paradigm is that a native church that could govern, support, and propagate itself would free up the resources of the mission to pursue new fields where the gospel had not yet been preached. Venn also argues for self-support based on the reality that “in their heathen state, they have been accustomed to bear the expense of Heathen Ministration.” When living under a non-Christian religious system, they gave their money or resources to support the efforts of that system. Thus, the expectation that they should give sacrificially for the gospel work in their midst is not an alien concept.

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9 Ibid., 28.
10 Ibid., 60.
Venn gives several examples from the field in India.

In Calcutta, one self-supporting Native congregation, originating with the Free-Church Missions, has existed three or four years, independent of missionary Societies. It prints and publishes an annual Report; and Missionaries in various parts of North India have spoken of the encouragement which this single instance of a self-supporting and self-governing Native Christian Institution has given to the Native converts of other denominations. At Agra, a native Church Council was lately established, and a Native Christian of some wealth was elected a Councilor. He had hitherto been a retiring [passive] member of the Christian Church, but now, feeling an official responsibility, he urged the Council to undertake the erection of a new church, subscribed [gave] liberally and collected subscriptions [donations] for it; having, as he said, long hoped that Missionaries would one day build a church in that part of the city.

Venn comments that the reasoning behind such practices is “to give confidence and self-reliance to the Native Christians, and to quicken their zeal and liberality.”

Through their voluminous correspondence with missionaries around the world and due to their decades of service as foreign secretaries, Anderson and Venn persuaded the general missiological opinion to agree with their three-self formula. This agreement, however, was often more in words than in practical application. By the beginning of the twentieth century, many of the colonialist methods had taken preeminence, with foreign money and institutions overshadowing the emphasis on self-sustaining indigenous congregations.

The next generation of advocates for the three-self paradigm began with John Nevius. Nevius was an American Presbyterian missionary to China from 1854 to 1861, to Japan from 1861-64, and again to China from 1871 to 1893. Towards the end of his time in China, Nevius received an invitation from some missionaries who were excited about the new work they were beginning in Korea, which had just recently opened to missionary activity. They requested that he provide two weeks of training based on a series of articles he had written

11 Ibid., 77.
several years earlier. These missionaries were so compelled by the principles he set forth that they adopted them as their governing policies and required each new missionary to pass a test on its content. When the Korean Presbyterian Mission adopted Nevius’ principles, they had 100 church members. When Bruce Hunt wrote his preface to the fourth edition of Nevius’ book in 1958, there were 800,000 Korean Presbyterians. In the beginning of the twenty-first century, there are 19 million professing Christians, with Korean Presbyterians as the largest Protestant tradition.

At the core of Nevius’ principles was the planting and development of self-governing, self-supporting, and self-propagating churches. He contrasted what he termed the “old system” of missions, which emphasized colonial-style mission stations and native workers paid as mission employees, with his proposed “new system,” which put the priority on self-reliant local churches. Nevius’ own words draw the distinction well:

[W]hile both alike seek ultimately the establishment of independent, self-reliant, and aggressive native churches, the Old System strives by the use of foreign funds to foster and stimulate the growth of the native churches in the first stage of their development, and then gradually to discontinue the use of such funds; while those who adopt the New System think that the desired object may be best attained by applying principles of independence and self-reliance from the beginning. . . . The Old uses freely, and as far as practicable, the more advanced and intelligent of the native church members in the capacity of paid colporteurs, Bible agents, evangelists, or heads of stations; while the New proceeds on the assumption that the persons employed in these various capacities would be more useful in the end by being left in their original homes and employments.

Nevius’ work is significant for two key reasons. First, he took the three-self paradigm that was originally articulated by Anderson and Venn, matched it to his experience in China, and in so doing made it accessible to the new generation of missionaries coming out of the

12 John L. Nevius, The Planting and Development of Missionary Churches (1886; repr., Hancock, NH: Monadnock Press, 2003), 7, 12.
14 Nevius, 18.
Student Volunteer Movement. Second, through the agency of the enthusiastic Presbyterian missionaries in Korea, his principles have been credited with contributing to the remarkable growth of the Korean Presbyterian Church, which has itself been a force for world missions for many decades.

Self-Governing

Before considering several other advocates of the three-self formula, it will be helpful to describe each of the components of this concept. A church that is self-governing receives leadership from within its own congregation. The leadership has the freedom to set its own priorities, cast its own vision, and pursue its calling without foreign interference. This does not negate the spiritual unity with other congregations as taught in Scripture. It also does not negate the spirit of interdependence among various parts of the body of Christ, even applied on a transnational scale. What it does indicate, is that the governing body of a local church is not controlled, another word for governed, by foreign authorities from a mission agency or denomination. When foreign authorities usurp the role that local elders or pastors should play, they prevent the growth of real maturity and leadership in the local church, leaving the planted church in a state of stunted adolescence. This aspect of the three-self paradigm has been mostly dealt with in the world of missions. It was a rebuke of the colonialist and paternalist model, which often gave into the temptation to view non-western believers as incapable of assuming true authority in their churches. Even contemporary critics of the three-self paradigm agree that self-government is rarely infringed upon by developed world agencies or denominations and that this aspect of paternalism is mostly a thing of previous eras in missions.
Self-Propagating

A *self-propagating* church carries within itself, by the Holy Spirit, that impulse which motivates it to actively evangelize in its community, bring unbelievers into the fellowship of the faith, and advance the Kingdom within its cultural sphere of influence. Without this impulse, the local church will become lifeless and ineffective within a generation, once the original members have passed away. Or the local church will become dependent on foreign personnel to provide this outward impulse and look to them to carry the burden for evangelism and mission efforts. When foreign workers enable the local church to become dependent in this area, they have robbed their brothers and sisters in Christ of the experience of stretching their faith to reach their community. As was mentioned above, self-government is not a very controversial point in missions today. However, self-propagation is a more organic or nebulous concept and is not always traced as easily.

Self-Sustaining

A *self-sustaining* church has the ability to maintain its core functions by the means of its own local resources and without resorting to funding from foreign donors. As mentioned above, this is helpful for a number of reasons. First, the local believers carry the ownership and responsibility for the ministry occurring in their community. Second, it motivates the local church to develop culturally-appropriate expressions of Christianity that can be reproduced without access to foreign funding sources. Third, it helps weed out those who would exploit membership in the church for access to foreign income sources, although this is never foolproof. The history of the church has revealed mixed motives in every time and place the church is planted (Mt 13:24-30). Fourth, it frees up foreign funding to move to the
next pioneer location where there are not local believers to support the work of a church planter.

Guiding Principles for Healthy Responsibility

Building on the foundation of the three-self paradigm, a number of subsequent writers have proposed additional principles for fostering responsibility among receiving-nation churches. Notable among these are Roland Allen, Melvin Hodges, and Glenn Schwartz.

Roland Allen

Roland Allen, an Anglican missionary to China in the early twentieth century, wrote a keen commentary on the missionary practices that were common in his day. He undertook to analyze the methodology of mission reflected in the life of Paul and to compare it with modern methods. Like others mentioned in this study, he took to task the western mission enterprise on the aspects of control and finance that he considered unbiblical and thus hindering the full work of God in the mission fields of his day. He included his chapter on financial issues under the section of accompaniments to preaching. As he defended his rationale for that, he articulated one of the main reasons that many practitioners of missions consider this topic crucial to good missiology. Allen writes,

The primary importance of missionary finance lies in the fact that financial arrangements very seriously affect the relations between the missionary and those whom he approaches. It is of comparatively small importance how the missionary is maintained [i.e., funded]: it is of comparatively small importance how the finances of the Church are organized: what is of *supreme importance* [emphasis added] is how these arrangements, whatever they may be, affect the minds of the people, and so promote, or hinder the spread of the gospel.\(^{15}\)

From his study of the New Testament, Allen draws three principles concerning Paul’s financial missiology: first, that he did not seek financial help for himself from his hearers;

second, that he took no financial help to those to whom he preached; and third, that he did not administer church funds. The observation of the first principle was to contrast his life and message with those of the itinerant pagan teachers and “mystery mongers” who lived off of the donations of their hearers as they moved from town to town. Even though, as Allen notes, that “Heathen religion, the Jewish law, and Christ’s directions, all alike insisted on the right of the minister to receive support,” Paul saw it as a hindrance to his work and refused to claim that right. “He was anxious to show his fatherly care for his disciples by refusing to burden them with his maintenance.”\(^{16}\) Since this is not a controversial principle, this brief comment will suffice.

The second principle arises out of what the New Testament records about the early churches planted and nurtured by Paul. Allen observes that every province, and likely every church, was financially independent, and cites Galatians 6:6, where the believers there are exhorted to provide for their teachers. From his study, Allen unequivocally asserts, “There is not a hint from beginning to end of the Acts and Epistles of any one Church depending upon another, which the single exception of the collection for the poor saints at Jerusalem.” This example, though, deals with a crisis situation due to famine, rather than an ongoing ordinary practice, and provided Paul an opportunity to urge his Greek brethren to demonstrate the unity of the church across ethnic barriers by meeting a dire need in the Jewish church. He comments, “That one Church should depend upon another for the supply of its ordinary expenses as a church, or even for a part of them, would have seemed incredible in the Four Provinces, and it would have been a violation of the principle of equality laid down by St. Paul in the Second Epistle to the Corinthians [8:13].”\(^{17}\)

\(^{16}\) Ibid., 72; citing 1 Cor 9:12.

\(^{17}\) Ibid., 73-4.
Melvin Hodges

Melvin Hodges, former missionary to Latin America, considers the virtue of responsibility to be the cornerstone for an indigenous church’s health and vitality. He quotes another missionary’s observation, “Unless a church can be taught the necessity of shouldering its own burden and facing its own problems it cannot be expected to develop even with the aid of periodic revival outpourings.” Out of this need for responsibility, Hodges outlines six obstacles to fostering healthy responsibility in an indigenous church. First, the missionary must view his job as temporary and always be working toward replacing his role with indigenous leadership. Second, the work should be centered on the birthing and development of local churches and not on the institutional mission station. Third, there should not be a disproportionate number of missionaries in an area. There should be plenty of needs for the indigenous believers to fill with their giftings and service. Fourth, the mission church must not be founded on an imported foreign plan or culture, but adapted to the style and flavor of the indigenous culture. Fifth, the introduction of foreign funds into the structure of the mission church brings dependency, which “weakens the spiritual and moral fiber of the church, kills the initiative of converts and dulls their sense of responsibility.” Sixth, the missionary must exercise a robust faith in God and expect the converts to do the same in the midst of their circumstances.\textsuperscript{18} To his credit, Hodges sees the three-self formula to be a starting point for indigeneity, and not a comprehensive description. Later missiologists would take a similar view, some using it to undermine the relevance of the three-self concept, which Hodges did not do.

\textsuperscript{18} Hodges, 20.
Glenn Schwartz

Glenn Schwartz served as a missionary in Zambia in the 1960s, worked at the Fuller School of World Mission, and currently leads a missions training organization devoted to helping churches around the world move from dependency or fostering dependency to using sustainable practices. One of the principles that he articulates is “geographical proximity.” By that he means that aid or support should come from as close to the location of need as possible. It starts with an individual’s need, then moves to aid from family, then extended family, church, local community, provincial, national, regional, continental, and finally global, when other more proximate sources of assistance are overwhelmed. He warns that when a section of that proximity spectrum is skipped and aid comes from a more distant source, it runs the risk of destroying local initiative and fostering an attitude of passivity among the local or regional people. Out of this principle, he expresses caution toward child-sponsorship programs that are popular in the western world. One local aid worker in Africa told him that distant sponsorship programs are taking the place that families are supposed to have in providing for their children. He also cautions against massive global response to regional crises when a more localized solution would be adequate to the need. He gives examples of how a church in Zambia collected a planeload of relief supplies and sent them to help those in Southern Sudan. During the Rwandan genocide and refugee crisis in the 1990s, a South African church collected relief goods and sent them to help the refugees.19 He explains that when local resources are used to meet local needs, the blessing derived from helping others stays in the community or region. It adds to the sense of community and connection that is so beneficial at the local or regional level.

Recent Critiques of the Three-Self Paradigm

There are two noteworthy critiques of the three-self model that have been expressed in the past several decades. First, some like Paul Hiebert have argued that the traditional three-self model did not require any cultural contextualization of the gospel in order for a church to be considered healthy. 20 The churches described by Venn, Anderson, and others could be excellent at multiplying exact copies of western-style Christianity and not create a church that reflects the cultural distinctives and values of the indigenous people. In some respects, this argument has real merit. It is only in the latter portion of the twentieth century that Protestant missions have made significant advances in the process of contextualizing the gospel. However, the major proponents of the three-self model did want to avoid merely copying western practices and styles. 21 From a current perspective, it is not necessary to create a “fourth-self” criteria, but rather to consider self-theologizing and self-contextualizing as component parts under effectively self-propagating. The more an indigenous church can contextualize the gospel and understand the Scriptures in light of its own culture, the more effectively it will influence the people and institutions around it with the truths of the gospel. Another criticism comes from Reformed missiologist Johannes Verkuyl, who argues that the three-self model elevates self-support to such a degree that it becomes one of the distinguishing marks of a true church, a claim that cannot be substantiated from the New Testament. 22 On the contrary, Venn and others argued that self-support was characteristic of a healthy church, one that missionaries should endeavor to plant and multiply, rather than a

21 For example, Roland Allen on furniture and buildings, 74-78; Rufus Anderson on buildings in Beaver, 210-211.
22 Johannes Verkuyl, Contemporary Missiology: An Introduction (Grand Rapids, MI: Eerdmans, 1978), 188.
criteria for distinguishing true from false churches. They did not go so far as to deny the reality of a church that receives outside funding. They were concerned that it would not sustain a credible witness among the surrounding peoples nor survive the “euthanasia of the mission.”
CHAPTER 7
PRINCIPLES AND PRACTICES FOR SUSTAINABILITY

Having described the characteristics of dependency and sustainability, examined relevant biblical texts on related issues, and considered principles for healthy financial responsibility in missions, it is helpful to apply these concepts to specific practices common to contemporary mission work.

Supporting Local Ministers

Based on the experience of many missionaries and the principles reflected in the New Testament, it is important that indigenous churches develop strategies by which they can support their own leadership with local funding. This will minimize the negative consequences of outside support and foster the benefits of raising local funds, as outlined above. This is one of the most controversial aspects of the issue of foreign funding of indigenous ministry. It also cuts to the key issue of using outside money to support one of the core functions of a local church.

KP Yohannan, a native of western India who grew up in a region in which Christianity had been present for generations, caught the vision for the potential of what faithful Indian evangelists could accomplish if funded by western supporters. In his book which shares his vision and testimony, Revolution in World Missions, he describes his perspective:

When I stand before North American audiences, as I do almost daily in churches and conferences, people are astonished to hear the real facts of missions today. The
frontline work of missions has been taken over almost completely by indigenous missions. And the results are outstanding. Believers are shocked to learn that native missionaries are starting an average of 1,000 new churches every week in the Third World . . . that approximately 14,000 people a day are being converted to Christ . . . and that tens of thousands of well-qualified, spiritually able men and women now are ready to start more mission work if we can raise their support.¹

These statistics are from the 1986 edition of Yohannan’s book. If such trends had held true for the past twenty years, at least in India the expansion of the gospel would be notably broader than the reality today suggests.

The only healthy expression of foreign-funded workers is for pioneer cross-cultural missionaries who are working in areas that do not have existing congregations. This is as true for the developed-world missionary sent to a poorer nation as it is for a developing world missionary sent to another culture to plant churches. This category of mission worker has no recourse to the tithes of a church in the target culture. Experience has shown it beneficial to the gospel witness for the missionary to refrain from asking converts for his support when support from the sending country is reasonably available. Such a model avoids the appearance of profiteering from the new converts. Once a healthy church is raised up in the target culture, the funds of the sending country are freed up to send the pioneer church planter on to a new target culture.

Melvin Hodges reminded the mid-twentieth century church that God honored the ministry of many in America who were not paid by their churches. “In the United States, in the early days with hearts aflame, even day laborers went out to preach the gospel. God honored them with ministries and gifts of the Spirit. Now can we have faith in God to do the same for others, regardless of the color of their skin?”

Missiologist Gailyn Van Rheenen strongly counsels local churches and individual

donors to avoid what he terms the “personal support model,” in which money is given directly to ministers in the developing country. This situation is very likely to develop into dependency. Rarely do local churches or individual donors have the cross-cultural skills to accurately manage this type of financial arrangement. Developed world donors usually only have time for one or two short visits to the recipient ministry each year. When they visit they can be given a glamorized view of the work and not be able to know the real situation. This is not particularly a deficit in the donor, it is nearly impossible for anyone unless they spend a significant amount of time in the receiving country. He advocates instead a partnership model, in which a supervising group of elders or leaders mediates between the supported minister and the foreign donor. Even so, he counsels that this partnership should first reach agreements on working parameters and on the scope and duration of the effort. He considers partnerships with specific goals, such as planting an urban church in a neighboring capital city, as the most successful and least likely to devolve into paternalism or subsidy.²

Van Rheenen also holds that churches and Christian institutions like hospitals or schools should generally reflect the standard of their local economy. If their church programs, buildings, or other institutions are started with foreign donations, it is very likely that the local congregations will not have the funds needed to sustain these efforts for the long-term. In fact, he observes, the amount of foreign subsidy of these institutions tends to increase over the years rather than decrease, contrary to the often stated strategy at the inception of the foreign funding.³

When it comes to funding ministry personnel, Van Rheenen argues that a distinction

³ Ibid.
should be made between rural and urban contexts. In rural areas of developing-world nations, most people live at or near a subsistence level, the churches tend to be informally and interpersonally organized, and few people have specialized jobs. This situation lends itself to a church leadership team with several lay leaders rather than one full-time paid pastor. Introducing a salaried position at the church contrasts sharply with the non-cash based economy, and often creates jealousy and dissension. Thus Van Rheenen counsels against developed-world agencies paying local ministers in rural contexts. However, in an urban context, start-up cash infusion is often essential to planting a church in a specialized, highly structured, cash-based economy. While principles for avoiding dependency should still be applied in an urban setting, financial donations are more likely to bring positive results in the context of a healthy partnership with an indigenous church or association.

Author Stan Guthrie notes that many agencies make the distinction between financially supporting overseas missionaries and supporting local church workers in other nations. Providing support for missionaries is unavoidable, because by definition they go to serve where there is no local church to provide for their needs. Supporting church workers, however, is not the same thing. He cites one study from Indonesia which indicated that churches generally grow healthier and have fewer problems if they support their own ministers.4

Many proponents of supporting local ministers with foreign funds argue that applying this principle would sacrifice too many opportunities for ministry and outreach. They would rather err on the side of generosity and live with the consequences than to withhold money from capable pastors and evangelists. However, it has not been sufficiently shown that this model can be implemented without resulting in some or all of the negative effects of foreign

sponsorship. At the very least, it results in foreign funds drawn away from pioneer locations and local churches dependent upon leaders who are not paid by the people they shepherd.

An example of the unintended consequences of supporting national pastors comes from the central Asia nation of Mongolia. New opportunities for ministry opened in Mongolia after the collapse of the Soviet Union. In the summer of 1993, one mission organization sent a few initial workers to the capital, Ulaanbaatar, to scout out the situation and build contacts for ministry and church planting. During those first months, they connected with several Mongolian men who spoke English well and who wanted to partner with them in ministry. The workers offered to fund the salaries of these leaders and provide money to rent a meeting space so that they could start a church and capitalize on the new season in the life of this country. A few months later, a missionary arrived in Mongolia with his family to assist with the church planting work as a coach and partner. None of the new Americans had any language or cultural training prior to arriving in Mongolia. They depended heavily on the feedback from their translators/pastors to know the spiritual and relational realities of this new congregation.

After several years, this new missionary, Jim (a pseudonym), became concerned with the flow of money from the agency to the pastors and several on the church staff. The mission overseer explained that their principle was to phase out foreign support of the new church over the next several years as the local believers grew stronger and gave more into the offering. What Jim found was that the locals had realized that they had no reason or motivation to support the needs of their own church. As time went on, they took opportunities to request more funds and showed no sign of increasing their own giving. The two lead pastors were also receiving funds from at least one other Christian organization in
return for ministry work, yet they rebuffed any movement toward accountability for their finances and work agreements. Jim began to research the issue of foreign support for mission churches and developed a conviction that the methods they were using in Ulaanbaatar were not healthy. He advocated that the mission organization end the foreign subsidies, and once he became the country leader for that agency, he was able to implement his plan. In 2002, Jim gave the church and its staff one year’s transition period, during which the foreign funding would gradually decrease each month. At the end of the year, the local church would need to cover all their regular, fixed expenses or the pastors would need to find employment outside the church. The week after the mission agency ended its subsidy to this group, the leaders had set up an agreement with another church that was subsidized with foreign funds, began to receive funds from that group, and took 250 of the church members with them to affiliate with the new, paying, foreign agency. Only thirty-five of the original church remained after this split, and soon after, another twenty left.

From this experience, Jim drew several conclusions. First, the foreign funding used to pay the leaders and rent meeting space hindered the Mongolian congregation from giving to support its own church. Second, foreign funding of the two pastors’ salaries allowed them to exploit their ministry positions as a means to income and made it very difficult to judge their character, especially in the early years where patterns and relationships were being established. Third, the lack of accountability with the paid leaders fostered dishonesty and opportunism. Fourth, missionaries should never venture into financial partnerships without a solid grasp of the language and culture of a people group. Lastly, Jim realized how important it is to launch a new church planting effort with healthy financial practices. With his group down to fifteen people, he took the opportunity to start from scratch.
By this time, his language fluency and cultural awareness had dramatically improved. He began to teach this small group about the nature and purpose of the church, inviting them to embark with God on the adventure of being His people in Mongolia. He made it clear to them that if they chose to remain together and form a church, they would be responsible for all of their recurring expenses, and they would have full ownership of planning and executing the Sunday church meeting. The agency would not pay church staff nor subsidize their ongoing needs. Nearly all of them agreed to the challenge, and they started a new church. This new fellowship has successfully covered its expenses for five years, although none of the ministry leaders has received funds from the church offerings as yet. Jim and his mission co-workers have used microenterprise loans to help create jobs for church leaders and members. They helped them strategize on finding ministry-friendly jobs, and used their own business platforms in the country to employ a few members and teach biblical marketplace values in the process. Mongolia does not allow traditional missionary visas, and this makes it necessary for them to have business platforms to reside in the country. Jim is currently working on a new business venture that will provide steady part-time work for the church leaders. This will enable these proven leaders to give more time to care for their flock and enable the church to pay a small salary to cover the pastoral work of these leaders. This will be the first time they have supported their own pastors in the brief history of their new church and since the agency first began working in Mongolia in 1993. Jim is very excited because he feels their healthy practices have contributed to a strong foundation of truth and character in the lives of these believers. This will enable them to grow consistently and not depend on outside funding as they expand their outreach in Ulaanbaatar and to other cities. They have already begun outreaches to a rural town with no church and have seen good fruit coming
from their efforts.

One final comment on this case study: Jim made it clear that he and his team were committed to give generously and compassionately when faced with real humanitarian needs. The missionaries and their agency have contributed funds for emergency medical treatment, food and heating costs, as well as business start-up and small educational loans. He said it was their responsibility to manifest the love of Christ in these situations, but that they always wanted to give wisely and avoid the previous unhealthy patterns of dependency.⁵

Community Development

The community-development aspect of foreign missions has enjoyed a resurgence in the past several decades. Many evangelicals are considering how they can holistically obey the Great Commission, combining traditional evangelism or church planting with efforts to improve the economic situation of impoverished or underdeveloped communities.

Despite its renewed popularity among evangelicals, community development has a distinguished history. John Nevius, missionary to China in the late nineteenth century, increased the value of Chinese farmers’ land by introducing fruit trees and assisting them in capitalizing on this additional cash crop. Some of the missionaries to Korea who adopted his principles also incorporated this community-development strategy. Such phrases as “Swallen’s apples,” “Moffett’s farm,” and “Hunt’s dairy” became familiar to those working in this region. Nevius and others who came after him channeled their energies into these community development projects because they resisted the pressure to provide local converts with salaries and make them mission employees. They held that each man should remain in the calling wherein he was called (1 Cor 7:20ff) and not be artificially removed from his

⁵ Jim Smith (pseudonym), interviewed by author, September 10, 2008.
social circle and vocation by the actions of the mission. Out of that principle, they wanted to assist the converts in improving their situation where they were, and agricultural improvement projects were a very practical way to achieve this goal.⁶

Steve Saint has a unique testimony, even among the colorful stories of international missionaries. His father, Nate Saint, was the pilot martyred in Ecuador along with Jim Elliot and three other Wheaton graduates who were reaching out to a reclusive, hostile tribal group called the Waodani. Despite such tragedy, God worked a miracle of forgiveness in Steve’s heart and he became very close with the Waodani believers over the following years. One of the older men, Mincaye, became in many ways a father-figure to Steve, even though he had been one of the murderers that fateful day in the jungle.

Later, in his mid-forties, Steve was invited to return to live with the Waodani and help them. He sensed the leading of the Holy Spirit to accept, but was not clear about what specifically he would or could do to aid this tribe. When he returned, he found the Waodani believers weak and disorganized. They had been a stronger church when he had left than what he saw upon his return. After spending time with them, he realized that in the intervening years they had become dependent on the assistance and ministry of long-term missionaries working among the tribe that Jim and Elizabeth Elliot had made famous in the missions world. In Steve’s words, “Foreigners were flying the planes for the Waodani, installing and fixing their community two-way radios, distributing medicines to them, taking care of their sick, building their schools, teaching their children to read and write, and paying for all of it. . . . I realized that it was natural for those same generous people to occasionally hold Bible conferences for them and baptize them and teach them how to follow God’s trail.”

This kind of consistent benevolence had caused the Waodani to take a posture of constantly receiving. “They thought that their proper place in God’s plan was to let outsiders, who were able to do the technical things that they could not do, perform the spiritual tasks that they could do.”

As Steve spoke with the Waodani about their situation, the tribe communicated that they wanted to have a medical clinic of their own, working dental equipment they could operate, and a plane to fly patients and medicines between villages. As Steve meditated on the best course of action, he was tempted to receive donations from American friends who wanted to purchase these items for the Waodani to use. Steve tried to convince himself that designing the equipment and training the Waodani to use it in a jungle context was a big enough task for them to tackle. For a tribe who had no functioning economy, it would take a miracle to afford the kind of equipment they needed. However, Steve started to consider how they would afford to maintain equipment that they did not have money to purchase. When they needed new equipment, or when other tribes wanted to emulate what the Waodani had done, would those same donors contribute again and again to the need?

When Steve shared with the Waodani that their goals would require a lot of *tucudi*, money, they replied, “You showing us what to do, we will work very hard and get lots of *tucudi.*” In partnership, Steve and the Waodani set up a small company, Mission Vision Tours, to provide jungle tourism trips in which outsiders could experience life in the Amazon jungle in the Waodani tradition. Not only did this raise enough money for their equipment and medical needs, it enabled the Waodani to function as expert guides who had a valuable service to provide for curious tourists who could live in a Waodani village, hunt with blowguns, and make fires with sticks. Steve’s experience in business gave the Waodani the
creative entrepreneurship they needed to overcome that stubborn barrier to sustainability. Their hard work moved them from dependency on American donations to interdependency with others both spiritually and economically.\(^7\)

Several principles emerge from these examples. First, work in collaboration with the local leaders to decide what projects will be sustainable in the local economy. In the Chinese example, agricultural innovations were the best fit in their economy. For the Amazon jungle context, the Waodani embraced tourism and it capitalized on their existing expertise. Second, Steve Saint made every effort to ensure that the Waodani could afford to maintain the equipment and initiatives that they began with his guidance. Development projects are the most effective when they minimize or eliminate the need for continued outside support or intervention. Third, involve local Christian business people as much as possible. They can have insights and creatively solve problems in a way that only a cultural insider can. One West African Christian businessman grew his farm to sixty-five acres and decided that his yield was enough for his family’s needs. He turned his attention to his neighbors, many of whom were not meeting their needs from their family land. First, he bought a tractor and rented it out to his neighbors so that they could till their land more efficiently. Then he bought a truck so that the farmers’ produce could be taken to market in town. The expenses were distributed among all the participating farmers, and his efforts—as well as his decision to limit his own land holdings—resulted in four hundred farmers reaping the benefits of his initiative.\(^8\)

**Building Projects**

Steve Saint wondered why the Waodani villages all had school buildings but only one

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had a church building, what they called one of “God’s houses.” They explained that they
didn’t know how to build them. The church had concrete posts, board floors and sides, and a
tin roof. It was simple, but nicer than many other jungle buildings. It had some rotted
boards, but the Waodani didn’t fix it because they had not built it nor paid for it and did not
have permission to alter it. Steve observed in that situation,

When kind missionaries with good intentions decided to help the Waodani by
building them a ‘nice’ church building, the message the Waodani read into this
gesture was that the church buildings they knew how to build, with split bamboo
floors and thatched roofs, were not acceptable. They concluded that only foreigners
are able to build proper God’s houses, so foreigners should build all of them. They
expected that when outsiders figured the Waodani needed more God’s houses, they
would come to build more.9

A more positive example is recounted by Melvin Hodges:

One of our missionaries . . . began a new church in the village of her residence . . . .
The first problem that faced her was a meeting place. The small handful of Christians
naturally looked to the missionary’s residence, for it was perhaps more commodious
[spacious] than any of their homes. The missionary, however, said, “No.” They must
provide a place for themselves. This seemed harsh and unsympathetic, but it drove
the Christians to become resourceful and to consider the solution of their problems
without the benefit of the missionary and the missionary’s resources. They found a
place and therefore the transition from the missionary’s home to another place was
never necessary. Had they begun to meet in the home of the missionary, they would
have been satisfied to stay there indefinitely. Today these Christians have not only
rented their church building, but have begun to build their own place of worship.

The next problem was chairs for use during the service. No Christian had
enough chairs in his home, so they immediately turned to the missionary. . . . .
Again the missionary said “No.” It did look as though the missionary was not willing to
share, but it was a problem for which the church must find a solution, and it did.

The next item that came up for consideration was a light of the evening
meetings. They used very small lamps or wicks burning in dishes of oil. These
lights, of course, are only good for a general breaking of the darkness in a room or for
one individual to use in reading. Again they turned to the missionary, for she had the
only adequate light. The missionary gave in and allowed them to use her light.
Months passed; in fact a year passed. The missionary’s remark is most enlightening:
‘And who provided the oil for that lamp? The missionary of course. Did not the
lamp belong to the missionary? Therefore the missionary must provide the oil.’ Thus
we see that when the missionary finally did give in . . . this giving in was the entrance
for the Christians to use something belonging to the missionary. So until the

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9 Saint, 54-55.
missionary left, the Christians used not only the lamp, but the oil of the missionary.\textsuperscript{10}

Because the missionary put the responsibility for providing a meeting place and chairs back on the local church members, they pooled their resources and creativity to come up with a truly indigenous and culturally appropriate solution for their legitimate building needs.

Another example comes from the same Mongolian church and missionary noted above in the section on funding pastors. Jim, the missionary in Ulaanbaatar, realized that the group he started working with in 1993 needed a stable meeting place. In the early nineties, Mongolian landlords were not very accommodating to new Christian gatherings. Many of them were communist atheists or traditional Buddhists and quickly grew tired of leasing to evangelical believers. This Mongolian church moved its meeting place seven times in three years. Because of this, Jim put a proposal together for building a commercial facility with space that could be leased out to his mission church, other churches, and local businesses. This would also give Jim a business platform in the city, identifying him as a landlord. He would have the opportunity to model godly business practices, employ Mongolians from the church or community, and reach out alongside other Mongolian believers to those with whom he interacted in conjunction with the business. Jim’s agency agreed to take on raising the capital needed to build the building as one of their fundraising projects for that year. Since its completion the building has rented space to over twelve local churches, including Jim’s, as well as several local businesses, a Mongolian school, an expatriate home-school group, and provided space for Jim’s business, and, more recently, living space, for Jim and his family when their land lease was not renewed at their previous house. While Jim is committed to avoiding financial dependency in his work with Mongolians, he decided that

this project was not contributing to dependency and provided a number of significant benefits. Because the building is multi-use, the Mongolian church does not have ownership of it. They must rent space, albeit at favorable terms, like the other groups who use the building, and they pay rent out of their church tithes. These practices allow the church, the missionary, and the community to benefit from this foreign-funded building project.\textsuperscript{11}

When initiating a building project, it is wise to involve local leaders, laborers, and donors. Complement, but do not replace local giving when a strategic project is beyond the reach of purely local funds. Build to fit the local culture and building practices. Work with locals on improving local standards or materials, but not replacing them with developed-world plans. The goal is to initiate something that can be locally funded and built in the future. Otherwise, the project is setting an unsustainable precedent that will only prompt future efforts to seek foreign funding. Rather, initial projects should envision local leaders for accomplishing subsequent projects with local resources and strategies as the church grows.

Glenn Schwartz offers this principle for church buildings: people can have a church building equal to the houses in which they live.

If they live in a house that is made of sun-dried bricks with a grass roof, they can have a church of sun-dried bricks and a grass roof. If they live in a house with burnt bricks and an iron roof, they can have a church with burnt bricks and an iron roof. If they live in a house with carpet and air conditioning, they can most likely afford a church like that.\textsuperscript{12}

He also exhorts building teams to make sure that they work in clear communication with local leaders so as to avoid misunderstandings or wasted effort. One mission construction team completed a project for a group they considered deserving of their efforts. They had

\textsuperscript{11} Smith.
\textsuperscript{12} Schwartz, 56.
not made clear communication a top priority, so they were told to tear down the building. It was neither what the church wanted nor in the right location.\textsuperscript{13}

**Leadership Development**

The following example from Kenya provides insight on leadership development as well as the complexity of the “direct support” model of partnership. Kenya has been considered the most Christianized nation in East Africa, with nearly eighty percent professing Christianity.\textsuperscript{14} In the early 1990s, one American church connected with a pastor from central Kenya who was doing graduate work in the city where one sister church was located. The missions committee at that time appreciated his heart for ministry, developed a relationship with him, and began sending him a modest but meaningful amount of money each month. In 2006, they decided they wanted to change their funding from a monthly basis to a project-oriented basis. They would set aside the same amount each year, but receive an informal proposal from this pastor on how the funds would be used before disbursing them. The conversation with this pastor went very well, he understood their position and concerns for avoiding dependency but still desiring partnership. About four months after the monthly payments ended, the missions director received a call from this pastor. He was puzzled about why no checks had come for him to his account in the U.S. The director referenced the earlier conversation and explained again the plan for project-based funding. He admitted not remembering this previous discussion but said he understood their decision.

However, he explained in that conversation that he had been planning to ask this church to increase the monthly amount they had been sending to him. He had been working

\textsuperscript{13} Ibid.

for several years on a PhD at a university in the U.S., for which he had been given a
scholarship for a set amount. That amount had run out recently, leaving him with about
$10,000 in unpaid expenses by the time he would finish his program in several months. He
had decided to take out a loan to pay the school up front so that he could graduate on
schedule and receive his degree. The monthly payment for his new loan was almost exactly
the amount that the American church had been sending him for over ten years. He took the
loan confident that the church’s payments would continue and that the relationship was
sufficient that he could request an increase to cover the new debt payments. He explained
that even though he had earned his PhD, the small increase in his salary and teaching
payments from the local seminary in Kenya would not be enough to offset his loan payments.
He was now dependent on this church’s help because of the debt he had incurred that his
local economy could not offset. In order to respect the relationship and provide a transition
period, the American church contributed the equivalent of six-months’ support payments to
this pastor so that had time to find other funding sources. He communicated indirectly that
he had found another church willing to assist with his debt payments.

The following are a few observations about this situation. First, although the missions
director had related with this pastor for about five years, he and the Kenyan pastor
misunderstood each other when they communicated about changing from monthly to project-
based support. Certainly cultural factors were involved in this miscommunication. Second,
he made a decision to go into significant debt without discussing the decision with this
church, even though he was depending on the monthly payments to cover his liability. Third,
although this church thought it had communicated to the Kenyan pastor that our payments
should be used for ministry expenses and not for his personal needs, they discovered through
this miscommunication that he had been using the monthly support to supplement his own salary. This was not likely deceptive, but part of the general miscommunication and differing expectations on the use of foreign payments. It is probable that he was following the general model of Kenyan leaders receiving financial support from developed-world churches. Fourth, even today, the missions committee does not know how many other churches in developed nations send him regular or occasional support. On the mission director’s last Sunday in Kenya in 2004, there were two Swedish couples who had come to attend this pastor’s church service and fellowship with him. In emails from early 2008, when Kenya was wracked with political unrest, he communicated that he received money from at least four other foreign churches to assist with food and relief supplies. The mission director realized that there is no oversight for the funds that are coming to this pastor. Again, he did not really doubt the general integrity of the Kenyan pastor’s life, but he did not think the pastor is operating in a wise or sustainable model of ministry for his church and region.

The example above illustrates how developing nations can end up in a difficult situation. Extended formal education for preparing ministers can become so costly that local economies cannot provide the surplus funds needed to send future leaders to seminaries and Bible schools. However, the church culture handed down to them from developing-world missionaries can place a high priority on formal education. So the young men who want to serve God’s people and lead in the church feel caught between the cultural expectations and the financial realities. Thus, in the previous case, they turn to foreign funding to bridge the gap. This creates a barrier for potential pastors. In order to be trained, they must find access to foreign donors, who may or may not be available, and if they are, may or may not decide to invest in the training of that particular student.
In contrast, it seems healthiest for local churches to create leadership training programs that are sustainable within the economic and ministry realities of their developing-nation culture. This can be accomplished with ministry training that is less academically structured and more focused on mentored, internship-style opportunities. Such a program could combine some group study with increasing levels of responsibility and ministry assignments. This would have the advantage of maintaining the relational aspect of ministry training rather than sequestering promising ministers in classrooms for several years. It would also have the advantage of maintaining contact between practicing church leaders and the future leaders of the church, rather than drawing the future leaders away from current leaders while they study under teachers at seminaries and Bible schools.

Sustainable leadership development is being explored all over the world. Sending churches from developed nations would be wise to foster the growth and creativity of these programs. They have tremendous promise for raising up the next generation of effective leaders among the global church.

Disaster Relief

Two examples of the relationship between funding and disaster relief are worth mentioning. In one situation in West Africa, a delayed food aid shipment arrived just as a local harvest came to market at 110% the normal yield. Consequently, the price of the local farmers’ produce dropped 90% because of the oversupply. The farmers complained that they would not be able to afford to plant next year with only getting 10% of the value on the crops this year. The problem in this scenario was the delay of the food aid and the lack of awareness of its impact on the local economy. It was overwhelmed by such an influx of food
Schwartz provides another example of the value tension that plays out with aid in Africa. An African pastor took a job with a relief agency in order to assist in helping villagers receive food due to drought conditions. He asked the representative for the international aid group, “How much do you expect me and my people here in this city to give toward helping the villagers?” The representative said they had tens of thousands of dollars per month coming from overseas, and if they didn’t give it away, they would risk losing their allotment the next month. Because of their quota, they insisted on giving away their full amount. The pastor then explained that those in the city considered it their responsibility to assist those in the villages, who were often their extended family members. He and others should give what they can and the agency could contribute to whatever need remained. As long as we can give, he explained, we are the first who should be asked. The agency declined his offer and continued to give their quota. The pastor explained that he had given up his effort to change their system and now considered his agency job as just a means to pay for his further education. Schwartz concludes, “I maintain that the initiative that died within that pastor on that occasion is what Africa desperately needs in so many places today.”

This may seem like an unusual topic to address in a discussion of financial dependency. Most people would not think that disaster relief could foster reliance on foreign funding beyond the initial crisis intervention provided by so many developed-world relief agencies, evangelical or secular. However, Schwartz asserts that outside assistance is only appropriate once local, regional, or national resources have proven inadequate in responding to the disaster. God created the fundamental social structures of family, extended family,

15 Schwartz, 57.
16 Ibid., 145-48.
church, and community and intended them to respond to needs within their own spheres before resorting to assistance from outside. Foreign response that comes too quickly or runs roughshod over existing support structures only undermines their ability or motivation to respond with generosity in the face of future needs. Developing world churches should keep these principles in mind when responding to pleas for assistance. They should inquire about what other families, the church, or the wider community has been able to provide before committing to large amount for relief aid. They should also work in concert with the local church leadership so as to respect existing authority structures and to have the added accountability of a plurality of elders or deacons helping to administer the delivery of funds on the ground.

**Short-Term Mission Teams**

A young woman went to serve for two years with a church in West Africa. A local doctor and church planter had been trying to help the congregation grow in its awareness and action concerning evangelism and church planting. This doctor was very encouraged when the local pastor reported that the church had increased its missions giving at an annual conference from the equivalent of $45 last year to $61 this year. They both rejoiced at the progress that had been made among their people. The church began to plant a new fellowship several miles away. As the short-term worker was preparing to leave, she took pity on the church and decided to give them $6,800, her accumulated savings at that time. The result of such a disproportionate gift was that the pastor began to ask where he could find more of that kind of money.\(^\text{17}\) There is no doubt that God blessed that young woman for her remarkable generosity. However, that does not minimize the negative consequences of

\(^{17}\) Ibid., 240.
overwhelming local tithes and offerings with outside funding. As Schwartz comments, “One can only feel compassion for the missionary who had been teaching principles of self-support [to this church]. He saw his efforts at raising awareness about the importance of local resources go down the drain.”

The phenomenon of the short-term mission team has exploded in popularity over the past several decades. It seems there is hardly a church over two hundred members in the United States that does not send at least one group of youth or adults to a foreign country to assist with building, service projects, or outreach efforts. Advocates of these trips point to the exposure to cross-cultural ministry and the greater missions enterprise that it gives to the team members, and by extension, to their circle of relationships back home. Critics highlight the huge amounts of money spent each year on airfare, lodging, and food that might otherwise have been used to support long-term missionaries and their ministry or church planting efforts. Despite the diversity of opinion, short-term mission efforts are here to stay, at least in the foreseeable future. How, then, can they be planned and executed so as to avoid the negative effects of financial dependency?

First, short-term teams should not be the delivery vehicles for large donations. If the objective of the team is to assist the local church, usually in a developing nation, through relationship and partnership, then large amounts of money will distract from the relational nature of the visit and put the focus on the influx of fresh cash. This is understandably a temptation for developing world churches to pursue and receive short-term teams for the wrong reasons. These teams should be a vehicle for cross-cultural cooperation in pushing the frontiers of the Kingdom, for believers of different cultures working shoulder to shoulder to accomplish shared goals and reach new people.

18 Ibid.
Second, short-term teams should make sure that their efforts are not becoming substitutes for the ministry involvement of the local church members. Team leaders should be aware enough of the situation in the host country to answer these questions: Are the local church members involved in evangelism and outreach outside of the efforts of visiting teams? If yes, then the group is likely not contributing to a spiritual dependency on the teams. If no, then the leaders should consider dialoguing with the host leader to motivate and equip his congregation to outward ministry. Are the local church members involved in building projects beyond the efforts of the visiting teams? If no, then perhaps the host church is relying too heavily on the labor of the visitors and not asking its own members to sow their time and energy into the needs of the local congregation. Both of these latter points are not direct financial dependence, but they are a type of spiritual dependence that is made possible by the developed-nation team’s ability to afford travel to the host country.

Third, short-term missions can lead to financial subsidy of the pastor of the receiving church. A developed-world local church makes contact with a minister in the developing world, perhaps while he was studying at a seminary in the wealthier nation. The team visits the pastor and serves for a week or two at his church. They all get along famously, and the hearts of the team are stirred to express their commitment to the success of the ministry in this poorer nation. Upon returning home, they persuade the church mission board to set aside a monthly stipend to send to this pastor. That way he does not have to spend time supplementing his meager church salary and he can dedicate his efforts completely to ministry and outreach. Unknowingly, they can be contributing to the pastor’s and his church’s dependency on foreign funding. See the previous section on foreign sponsorship for the negative consequences that can arise from this practice. If short-term teams want to

19 Van Rheenen, n.p.
invest in the ministry, they should consider strategies that will minimize dependency and maximize the indigenous church’s potential to fund its own core ministry functions.

**Partnership Efforts**

Sometimes those who oppose financial dependency by indigenous churches are accused of not wanting to partner with believers from other nations, particularly those in developing countries. However, this is often not the case. Those opponents of dependency would rather see partnership without the complicating factors of financial subsidy, partnership between equals in which each party contributes something of value toward the other’s goals.

A church planter in a rural developing country wants to set up periodic medical clinics as an outreach and service to the target area. The developed world church could supply doctors with field clinic expertise and possibly help recruit like-minded physicians from the capital of the developing nation. A local church in Virginia excelled at prayer and worship, and sent teams to minister among evangelical churches in Bosnia. The Bosnian leaders were so moved by the experience that they invited them to come back the following year to help train up Bosnian believers to carry on a similar model. The Bosnian leadership recognized the strategic value of a thriving prayer ministry in a majority Muslim country, in which the spiritual stronghold of Islam was very tangible. They also recognized the ability of this visiting church team to teach and model this vision for corporate prayer and worship. The visiting team had the heart to share out of their gifting in order to strengthen the fledgling evangelical church in Bosnia. In return, they received the rich fellowship from their time with the Bosnian believers. These young pastors and leaders have only been saved since the late 1980s and early 1990s, and they have persevered in their faith through civil war
and the antagonism of a Muslim culture. What their testimonies speak about the value of the gospel to them and their churches is a powerful inspiration to American believers and a meaningful contribution to the partnership. A possible next step in the partnership might include more opportunities for the Bosnian pastors to preach and teach to the American church out of their experiences. This example demonstrates how an American team can legitimately partner with a developing world church and avoid the negative consequences of financial sponsorship.

In Ephesians 3:18, Paul prays that we may “comprehend with all the saints” the fullness of the love of God. He implies that there is a greater level of comprehension of the character of God when the saints are connected to one another. In Romans 1:11-12, Paul expresses how he longed to fellowship with the believers in Rome so that he might impart some spiritual gift and that they would encourage his faith. This passage reflects the principle of mutuality in partnership, that both parties should be contributing something of value to the relationship. This requires a willingness on the part of both partners to contribute, as well as the recognition of both parties of the value of the other’s contribution.

One author suggests seven principles of effective partnership between developed and developing world groups. They should agree on doctrine and ethical behavior; share common goals; develop an attitude of equality; avoid dominance of one over the other [somewhat of a repetition of the previous principle]; communicate openly; demonstrate trust and accountability; and pray together. Applying these principles will foster an effective and focused partnership. Another study proposed that five key qualities were essential to missions partnerships: trust, interpersonal relationships, accountability, mutual
complementation, a well-defined goal. Yet another writer adds that a partnership should include a limited time-frame connected to the agreed-upon goals.

Moreover, he cautions that partnership can have many pitfalls, such as the temptations to paternalistic control, dependence on subsidies, or miscommunication due to differing cultural values and decision-making styles. Van Rheenen warns that the tendency today is to idealize partnerships without seriously considering the likely challenges to success. Alex Araujo, a Brazilian and former executive with Partners International cautions against idealizing the recent explosion in indigenous missions, “Beware of glorious portrayals of the emerging non-Western missions movement. Though highly welcome and deserving of credit and encouragement, [it] is a mixed bag of good and bad, success and tragedy, and should not be idealized.”

Pursuing effective and healthy partnerships is, however, a worthwhile endeavor because it reflects the unity of the Body of Christ and can result in greater effectiveness in fulfilling the Great Commission.

**Responding to Islam**

One of the greatest challenges face by missions-minded believers around the world is the strong presence of Islam in many places of the world. It is the main rival self-propagating religion in this period of history. Several observers have pointed to situations like Sub-Saharan Africa where both Islam and Christianity are vying for influence and converts in those countries. Some writers have urged that a traditional self-sustaining approach to missions and church planting will not be able to compete with the millions of

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21 Van Rheenen, n.p.
22 Guthrie, 13.
dollars that Saudi Arabia and other Muslim countries pour into these battleground nations. They build a Mosque in a village as soon as one family is converted. They build hospitals and other community services in larger areas. This has been called a sort of “economic jihad.”\textsuperscript{23} He implies that the church must respond with similar strategic generosity if it is to appear as concerned about the physical well-being of these West Africans as Muslims are. Others, however, caution against assuming that pouring Christian money into these nations is the automatic answer. They suggest that the real solution is to establish a church whose members’ hearts are given to the Gospel to such a degree that all the Muslim money in the world couldn’t persuade them to deny Christ. By implication, they fear that too much emphasis on competing donations will distract from the true calling of fostering an indigenous Sub-Saharan African church that can resist the influence of Islam. This may involve strategic giving as well, but it should be done wisely and carefully. Otherwise it is possible to create a church who will be too susceptible to follow the next “high-paying” religious or political movement. Glenn Schwartz comments, “The best defense against encroaching Islam across Africa is a strong indigenous, self-supporting church—one that cannot be bought with outside funding. Remember, when it is learned that people can be bought with money, the only thing left is to determine the price.”\textsuperscript{24}

**Traditional Missionary Sending**

Some organizations that promote the sponsorship of indigenous ministers argue that the developed world should stop sending traditional missionaries. Christian Aid Mission is

\textsuperscript{23} Pocock, Van Rheenen, and McConnell, 289.
\textsuperscript{24} Schwartz, 72.
one agency that particularly makes this claim. There is however, still a role for traditional missionaries from both developed and developing nations to play in fulfilling the Great Commission.

Developed world churches should focus their sending efforts primarily on unreached people groups. These are ethno-linguistic groups that have no viable gospel witness in their own culture. The vast majority of these groups are located in the area from 10 degrees north latitude to 40 degrees north latitude, popularized as the 10/40 Window. These are locations that do not already have “native missionaries” from local churches, because there are no or very few local churches existing in these groups. In addition to targeting unreached peoples, developed world missionaries can contribute to community development efforts, leadership training programs, and disaster relief efforts. When done well, all of these complement, rather than substitute for, the core functions of indigenous local churches. Missionaries should not be sent to serve in roles that are most appropriate for the indigenous churches themselves to fulfill, such as pastoring, evangelizing, and serving in the church body ministry.

One missionary made this keen observation about the need to continue to send traditional missionaries from developing-world nations: “Americans are especially vulnerable to an appeal that says, ‘Give us your dollars, but not your sons and daughters.’ If we do that, missionary vision will die within a generation, and the dollars will also (eventually) stop.”

One of the most exciting trends of the last two decades is the movement among countries that have traditionally received missionaries from developed nations to now send

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26 Guthrie, 15, quoting Roger Hedlund, missionary in Madras, India.
their own missionaries into the unreached areas of the world to plant churches and advance the gospel. In 2007, an American medical short-term team met a Brazilian who had been sent to India to minister to the street children of Delhi. Another American team in 1998 served a Filipino pastor sent to church plant in St. Petersburg, Russia. The Chinese house church movement has a “back to Jerusalem” vision, in which they see their own role in bringing the gospel to Muslim nations first in central Asia, then into the Middle East, and eventually back to Jerusalem, where the missionary enterprise first started.27

The key principle here is for both developed and developing world efforts to focus primarily on the unreached peoples of the world. The geographical and cultural proximity of the developing churches to the unreached can enable them to play a strategic role in furthering the impact of missions. The developed world churches can bring a history of experience as well as expertise in certain areas like community development and bible translation, among others. The temptation for sending churches is to spend their people and resources on locations that are safe, predictable, and nearby. The unreached areas rarely fit those criteria. Author Stan Guthrie reminds the western church of the remaining need of the pioneer fields:

Those who wish only to give and not to go need to be reminded that if all ministry were done by Christians of the same ethnic groups as their non-Christian neighbors, some 4,000 sociolinguistic people groups without any Christian witness would remain unreached forever. The fact is, cross-cultural, Western missionaries will be needed for the foreseeable future. There is more than enough work for everyone. 28

Chuck Bennett, a former missionary to Mexico and one-time president of Partners International, highlights the need for investment in pioneer missions efforts.

We still use terms like ‘the mission field’ that reflect the days when northern Europe

28 Guthrie, 15.
and North America were mostly Christian and the rest of the world mostly non-Christian. Today half of all Christians in the world, and perhaps 70 percent of all evangelicals, live in these traditional ‘mission fields,’ but we continue to invest 90 percent of our recruiting, training, and funding to send Western missionaries to pretty much those same fields.²⁹

There is certainly room for powerful and creative partnerships between developed and developing world nations as they endeavor to reach the lost and plant churches among peoples who are far from the gospel.

²⁹ Ibid., 12.
CHAPTER 8
Analyzing Dependency on Foreign Funding

In light of the preceding examples and the principles derived from Scripture and experience, it is possible to piece together an informal scale for evaluating the potential for dependency in a particular mission field context. In a previous section, it was observed that three variables were significant in making a mission relationship vulnerable to dependency. Those variables were 1) the source of the funding 2) the purpose of the donations, and 3) the duration of the foreign funding. At the high end of the scale is the context in which ministers (pastors, evangelists, native missionaries—different organizations refer to them differently) have been paid with outside funds for over 25 years and which frequently receives large donations from developed-world sources. At the low end is the context which supports most or all of its ministers with local funds, rarely receives outside funding for building projects, and any large sums are targeted toward disaster relief or sustainable community development efforts. As was mentioned in the introductory comments, assessing dependency is an art not a science, and the present author wishes to proceed with humility and welcomes dialogue on this important topic. This proposed scale is not meant to claim final authority, but to present what is hopefully a helpful tool for greater understanding of and thus increased wisdom with mission finances.
Donations only for disaster relief or community development

Funding for some ministers
Visiting short-term teams do bulk of evangelism or service
Partial foreign funding for building projects

Examples

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<tr>
<th>10</th>
<th>High</th>
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<tbody>
<tr>
<td></td>
<td>Long-term local minister funding</td>
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<td>Frequent large donations</td>
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<tbody>
<tr>
<td></td>
<td>Funding for some ministers</td>
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<th>8</th>
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<tbody>
<tr>
<td></td>
<td>Visiting short-term teams do bulk of evangelism or service</td>
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<tr>
<td></td>
<td>Partial foreign funding for building projects</td>
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<tr>
<th>7</th>
<th>High</th>
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<tr>
<td></td>
<td>Most ministers supported by locals</td>
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<td>Rare donations for building projects</td>
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<tr>
<th>6</th>
<th>Medium</th>
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<tbody>
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<td></td>
<td>Low</td>
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<td>Donations only for disaster relief or community development</td>
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Figure 2. Dependency Scale

**High Dependency Factors:**
- Dominant foreign funding
- Foreign funding supports core functions of the local church
- Duration of foreign funding is over 25 years

**Medium Dependency Factors**
- Foreign funding present but not dominant
- Foreign funding not regularly used for core functions
- Duration of foreign funding is 10 to 25 years

**Low Dependency Factors**
- Minimal foreign funding
- Foreign funding not used for core functions
- Duration of foreign funding is less than 10 years
CHAPTER 9
CONCLUSION

Some missionaries and observers, when faced with the daunting prospect of reversing decades of dependency-induced habits, have doubted whether real and lasting change to sustainable practices is possible. The following two examples demonstrate that dependency can be broken with the prayerful and strategic application of Kingdom principles. For many years the Presbyterian Church in East Africa received significant support from a mission society in Scotland. In the early 1970s, they asked that, for an initial five-year period, the society not send any funding, any missionaries, nor intervene in any decision-making. Within that time period, they began to support their own ministers, build their church buildings, set up a pension fund for their pastors, and plant new churches. Following those accomplishments, they heard reports about the plight of homeless children in Edinburgh, Scotland. They responded by taking up a collection of 200,000 Kenyan shillings ($30,000 at the time) and sending it to be used by their previous benefactors.¹

In the second example, a local denomination in South Africa sent one of their senior leaders each year to raise money in the United States. While on one of these trips, he sensed the Lord prompting him to return home to get the money he needed from his own people. He prayed, “How can I do that? The only people in my church are women and children; the women are unemployed, and the men don’t come.” God provided a plan for this leader which involved first teaching the women to care for their families; then teaching them how to

bring their husbands to the Lord; then teaching them how to make something valuable with their hands; then teaching them to give some of what they earned back to God in thanksgiving. When one woman made ten dresses, the sale of one of them would be given to the church. If another wove twenty baskets, two would be sold to benefit the church. By faithfully applying these principles under the leading of the Holy Spirit, significant changes began to occur. One of their recent denomination-wide conferences took up offerings totaling about one million American dollars.  

The issue is not whether we should give to mission and humanitarian efforts, but how best to channel our giving so that it maximizes the benefit and minimizes the harm. This reflects the biblical principle of being “wise as serpents and innocent as doves” (Mt 10:16). Some, like Schwartz, who has seen the damage of reckless giving in Africa, would prefer greater caution before those unfamiliar with the issues attempt to give. Others, like John Rowell, who has seen great benefit from strategic generosity in his work in Bosnia, would rather we err on the side of being too generous, as the Scriptures seem to emphasize. Both approaches have considerable merit, and thus take us back to our dependence on the wisdom of God and the leading of the Holy Spirit. In all ministry, not excepting mission finances, prayer is at the heart of what we do and how we do it. Daniel Rickett, a director with Partners International, exhorts those involved with missions today: “Let us resolve to bathe our partnering relationships in prayer, and to reflect together on our standing in Christ. Let us commit to our mutual call to the work of the gospel, all the while being of the same mind, maintaining the same love, united in spirit, intent on one purpose (Phil. 2:2).”

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2 Ibid., 13-14.  
Two questions were posed at the beginning of this study, and it is appropriate to return to them at this point. How should the relatively affluent churches in industrialized nations steward the finances entrusted to them as they endeavor to fulfill the Great Commission? Based on the preceding examination of Scripture and experience, affluent churches should steward their finances well by fostering the sustainable development and dignity of local churches in developing nations. How should questions of dependency or accountability influence decisions regarding financial support of churches in developing countries? Questions of dependency and accountability have been shown to be significant factors in assessing the long-term effectiveness of foreign contributions to developing-world churches. Missionary efforts from developed nations must embrace practices which minimize dependency on foreign funding and emphasize local sustainability in order to achieve long-term spiritual vitality among developing-world congregations.

Missionary to South America and Southeast Asia Frampton Fox captured the spirit behind the pursuit of sustainable financial practices when he observed that “God’s intention is not for us to simply be generous givers, but to be wise stewards.” Such a goal will not only honor the guiding principles of Scripture, but will help propel the Kingdom forward as the church gives strategically to reach those from every tongue, tribe, and nation to the glory of God.

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