

## Monthly Missiological Reflection #15

### "Using Money in Missions: Four Perspectives"

Soon after writing [Monthly Missiological Reflection #2 on Money and Mi\\$\\$ion\\$](#) (February 2000), I received letters from two Christian leaders. A long-term missionary co-worker challenged me for rejecting the self-support principles that we had learned in our missions training and consistently employed during the first twenty years of our mission work in Africa. At about the same time a dedicated Abilene Christian University graduate student from Africa wrote saying that my writings were biased in favor of the support of American missionaries and largely excluded the possibility of American churches working directly with national leaders in supporting and developing missions works. He felt that I was racially prejudiced. Both emails were copied to a number of people. These two letters, written by dedicated brothers, demonstrate the sensitivity of the topic under discussion.

In many cases missionaries hold to perspectives of self-support while national leaders feel that these perspectives are rooted in paternalism and prejudice. In discussions each side indicts the motives of the other. The issues then become so emotional and personal that effective communication is impossible.

This issue has also surfaced in the pages of *Christianity Today*. Robertson McQuilkin, president emeritus of Columbia International University and past executive director of the Evangelical Missiological Society, wrote an article entitled, "Stop Sending Money! Breaking the cycle of missions dependency" (1999, 57-59). In the article he quotes national leaders, such as Bishop Zablon Nthamburi of the Methodist Church of Kenya, who said, "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" (1999, 58). McQuilkin then suggests that our standards for the use of money in missions should be measured against four biblically based principles: Does the giving (1) win the lost? (2) Encourage true discipleship? (3) Honor the role of the local church? (4) Nurture generous givers? (1999, 58). He concludes that the New Testament specifically designates that the poor are to be the primary recipients of money and that the support of preachers, construction of church buildings, and creation of institutions emerged only when the church was able to afford them (March 1, 1999, 58-59).

McQuilkin's self-support perspectives were challenged by Bob Finley, chairman of the Christian Aid Mission of Charlottesville, Virginia, in his article "Send Dollars and Sense: Why giving is often better than going" (1999, 73-75). Finley agreed with McQuilkin that "churches, by their very nature should be self-supporting" and that "the most effective indigenous missions organizations are those independent of foreign control and not affiliated with foreign denominations or missions organizations" (1999, 73). He, however, stated the belief that "providing financial support to indigenous ministries is effective *if* a clear distinction is made between directly supporting individual workers . . . and . . . supporting such workers indirectly through indigenous missions boards that give oversight to the handling of funds" (1999, 73). He encouraged missions leaders to make wise decisions by never supporting individual missionaries directly, holding the local missions board accountable for decisions made, and requiring financial accountability (1999, 74).

This Monthly Missiological Reflection builds upon the perspectives of these articles and responds to the above-mentioned letters by giving strengths and limitations of four models for using money in missions. Two of these models were described historically and philosophically in [January's Monthly Missiological Reflection](#) . This article, however, describes all four models and depicts the results, both positive and negative, when these models are applied to mission life on the field.

#### **The Personal Support Model**

Many of the abuses of money suggested by McQuilkin are due to the frequent use of *the personal*

*support model*. In this model foreign churches and individual Christians, and even mission agencies, send money *directly* to national preachers and evangelists without collaboration and oversight by mature church leaders on the field. Outsiders make decisions without a mature body of believers or agency providing on-the-field planning and accountability. Frequently this direct support begins when rich foreigners hold a campaign in a mission context and then begin supporting the preaching minister of the local church who has hosted them.

The abuses that result from the use of this model arise because supporters are unable to clearly discern the church situation from afar and across cultural barriers. Seldom are foreign Christian leaders able to perceive the motives of those that they support. Those supported may be articulate and communicative, especially when visitors are present, but not minister out of a deep conviction or God's call. They rather minister because the job provides an income that they would otherwise not have. For example, the executive director of a major Pentecostal group in Uganda said, "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" (Van Rheezen, 1976). Many supported leaders, however, are guided by good motives but even they tend to cater to the theologies and methodologies of those who support them.

Dependency frequently becomes so great that local leaders believe that they cannot initiate other churches without rich benefactors providing the funds. Jealousies between those who do and do not receive support erode Christian community. Many church leaders go through intense faith dilemmas when their support is terminated and frequently jump to another religious group or entirely lose their faith.

Paradoxically, this model is typically used to support pastoral rather than apostolic ministries. In other words, money from rich nations is employed in the support of local preaching ministers rather than support of evangelists or "missionaries" initiating new churches. These churches, however, should all be self-supporting! In rural areas of the world, where the cultural organization is informally organized and there is more time for ministry, vibrant churches should have numbers of vocational ministers and pastors serving the flock. In urban contexts, where there is a cash economy, growing churches should support their own preaching ministers and pastors.

The *personal support model* is easy for the local churches and Christians in rich lands to implement because they have only to write a check, and if they desire, periodically visit the national Christians that they support. When they visit, supporters tend to get a glamorized picture of the work with little understanding of what is actually occurring.

The personal support model thus tends to hinder rather than empower missions. Supporters and local church leaders should seek to transition from this model to the partnership model (described below) in order to put accountability and decision-making into the hands of reputable Christians in the areas where the national evangelists live.

### **The Indigenous Model**

The *indigenous model* contrasts sharply with the personal support model. In this model missionaries seek to initiate churches that are self-supporting from their inception. For example, an American, European, or Korean church or agency supports their missionaries to plant new churches, nurture young Christians in these churches to grow to maturity, equip national leaders supported by their own people and resources, and then pass the baton of leadership to these developing Christian leaders.

A number of principles guide the self-support orientation of the indigenous model. When missionaries, churches, and agencies with great wealth begin supporting local preachers living in less-wealthy areas of the world, dependency occurs which ultimately hinders the growth and maturity of the new Christian movement. The support and governance of the mission agencies and sending churches become like scaffolding in the construction of a new building. In some

cases, however, the scaffolding cannot be removed because, paradoxically, it has become the structure holding the fragile building together. Likewise, many anemic mission works are unable to stand without the support of foreign scaffolding (Henry Venn in Beyerhaus, 1979, 16-17).

Local churches and Christian institutions should generally reflect the economy of their areas. If churches in poor countries are built on the basis on wealthy economies, they will never be able to stand on their own. Frequently institutions—schools, hospitals, and agricultural ministries—are created by use of outside finances. These institutions, created in a poor country by using finances from rich countries, seldom become locally supported and supervised. Instead of decreasing, the amount of support (and resulting control) tends to increase over the years, resulting in more dependence by nationals and more control by foreign churches and agencies.

Once a preacher or church leader is supported by outside Christians or agency, it becomes exceptionally difficult to transition to local support. The expectation is, "Once supported by outsiders, always supported by outsiders."

This is particularly true of rural areas of the world, where many of the people live partially on a subsistence level. In other words, while they do not have much cash, they do have produce from their farms, which form the foundation of their economy. These rural churches are generally like a family, informally and interpersonally organized. In such contexts it is advisable to develop churches with a multiplicity of lay leaders but with no full-time preacher. The introduction of a full-time minister, where few have specialized jobs, in most cases creates jealousy and dissension.

McQuilkin's article and the letter from my co-worker indicate that the indigenous model of support is the only effective model. Finley's article and the letter from the African leaders seek to refute this affirmation.

### **The Partnership Model**

The *partnership model* is significantly different from both the *personal support* and *indigenous models*. The partnership perspective recognizes that there are certain contexts in this internationalizing world where foreign money, if appropriately used can empower missions without creating dependency. This money, however, rather than going directly to the recipient, should go through a local accountability structure of mature Christian leaders. Finley supported this perspective when he wrote that "providing financial support to indigenous ministries is effective *if* a clear distinction is made between directly supporting individual workers . . . and . . . supporting such workers indirectly through . . . boards that give oversight to the handling of funds."

Effective partnerships require churches, agencies, or consortiums of national leaders who have the maturity to oversee the developing work. The leaders within the partnership mutually decide the duration of the partnership, accountability for use of money, and methodologies for their specific mission tasks. Without such dialogue or "mutual complementation" partnership eventually breaks down because trust erodes and interest wanes.

In an effective partnership most decisions are made by the leaders closest to the field but with full consultation and dialogue with outside supporters. These partnerships should be of limited duration and focused on specific goals. For example, a church will work with a group of leaders to plant an urban church, who will then use their local finances to establish other churches. It must be recognized that all international urban contexts function in cash economies, and growing urban churches should all be able to support their own preaching minister. *A presupposition of this article is that local churches, soon after inception, should be able to be self-supporting whatever model they employ.* Partners should cease supporting stagnant, non-growing works that through the guise of partnership have really become dependent upon outside support for the needs of the local church.

This partnership perspective is based on a number of practical realities. As the world internationalizes, old dichotomies between missionary-sending and missionary-receiving countries are breaking down. For instance, Christians of different nationalities marry and become missionaries. Would families of mixed nationalities with one marriage partner being of the sending nation and the other of the recipient nation be considered foreign missionaries or local evangelists? In this context is one partner a missionary and the other a national church leader? In addition, areas which until recently were mission fields (for example, Korea and Brazil), are today sending out their own missionaries so that there are currently as many church-planting missionaries from the Southern as from the Northern Hemisphere. For example, there are a number of Brazilian missionaries from a charismatic heritage planting churches in Uruguay. In fact, five of the eight full-time evangelists of the Universal Church of the Kingdom of God are from Brazil.

An example of this internationalization can be seen in the business world. Companies first begin internationalizing by exporting products to consuming countries without industrial infrastructures and allowing local marketers to sell their products in their country or economic sphere. Soon, however, these companies set up their own marketing infrastructure to maximize profits. A new phase of internationalization occurs when the companies research the market to determine the needs of their audiences within this the sector of the world. Based upon this research, the companies develop manufacturing within the once-recipient country in order meet the expectations of local consumers. Soon the companies invite their best executives to join them in international decision-making and planning at their company headquarters. The companies have thus moved through progressive stages to become internationalized simply by expanding their markets.

Mission agencies and urban churches have likewise become increasingly international. Some mission agencies, like World Christian Broadcasting and Herald of Truth in Churches of Christ and Operation Mobilization and Youth with A Mission in the evangelical world, have gone through a similar process of internationalizing. The reality is that old models of missionary finance do not neatly fit into globalizing world contexts.

At least two pragmatic factors have led me to consider the need for international partnership. First, it is difficult for church movements to begin from scratch in highly specialized, time-limited, money-driven urban cultures without initial financial help. Urban churches that are planted based upon the self-support principle seldom survive because they do not have the resources to impact a multi-cultural urban culture. Those established upon the basis of a purely indigenous approach generally become isolated congregations on the periphery of the city. Neo-charismatic churches from Brazil, on the other hand, have invaded Uruguay and Argentina with enough initial money to pay their missionaries, rent theaters, conduct crusades, and begin TV programs. A purely indigenous approach in a city the size of Montevideo, Uruguay, or Buenos Aires, Argentina, would sound naive and shortsighted to these very effective urban evangelists.

A second pragmatic reason for partnership is the need to help mature movements within poorer areas of the world to develop the structures of continuity to nurture all the local churches within their fellowship and to become missions-sending movements. For example, every field researcher can recount numerous stories of church planting movements which have disintegrated because foreign missionaries left without collaborating with local leaders to develop what Monte Cox calls "structures of governance, expansion, finance and theological education" (1999, 217).

These structures should be organized on both congregational and associational levels. On the congregational level the community of faith, guided by the Word of God, must determine how local churches are organized and how these local congregations relate to one another. On the associational level mature church leaders and missionaries collaborate in developing teaching, equipping, and encouraging structures above the level of the local church. Local churches should bond together, as did the early churches in Jerusalem, so that they help each other. Vocational and full-time national evangelists must also form teams to complete the evangelization of their

area and spread the Gospel into adjoining and distant areas. Training schools on the association level almost always provide forums for creative reflection and equipping of leaders and youth for local churches (Van Rheenen, 2000, 43).

Partnership, like the indigenous model, has many pitfalls. For example, partnership could become another name for paternalism if outsiders control decisions and set agendas. Under the guise of partnership a subsidy system is introduced which, in reality, is no more than the personal support model. Another limitation of partnership involves the difficulty of communicating across cultures to make authentic decisions and the fact that decisions are made differently in various cultures. The tendency today is to idealize partnerships without considering some of these very significant problems (For future discussion of "Problems with Partnership" refer to Van Rheenen 1996, 198-202).

### **The Indigenous/Partnership Model**

Finally, there should sometimes be a mix between the last two models--the *indigenous* and the *partnership* approaches--forming what we will call the *indigenous/partnership model*. During the movement's first generation, missionaries work to establish initial beachheads of Christianity by planting the first churches, nurturing new Christians to maturity, and training national leaders. Because the work is self-supporting during these formative years, early Christians come to Christ, not because of financial inducements but because of faith commitments. In their partnership they seek to develop structures of continuity to nurture existing fellowships and train evangelists to enable this to become a missions-sending movement. In other words, national and missionary leaders collaborate with sending churches and agencies to develop these structures of continuity that will enable the national church to not only stand on its own but cause the movement to expand.

In conclusion, I believe that the last three models (indigenous, partnership, and indigenous/partnership), can each be effectively employed in various world contexts. Generally, indigenous and indigenous/partnership perspectives appropriately apply to rural, face-to-face cultures, which do not have a high degree of specialization and do not relate extensively to the international arena. Urban situations are frequently quite international, and models of partnership are more likely to empower the church rather than to create dependency and control from the outside.

Too many mission-sending churches and agencies, however, operate with no model for the use of money in missions. Their decisions about money and missions are, therefore, likely to be inconsistent, haphazard, and paternalistic.

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