

MINISTRY AND MONEY: A Case Study from South Asia

I. What elements in this context influence economic aid and make it so delicate and potentially harmful?

1. **Patron-Follower Mindset.** The follower gives his allegiance and the patron provides benefits. The matter of ‘believing in’ what the patron might stand for is not a big issue; the important factor is loyal support.

Implications: We are seen as patrons and when people join our group by baptism or whatever other means they see stressed, they have expectations that benefits will be provided. If teaching is not provided while benefits are, this becomes the main or only focus. As long as money flows and various benefits are provided, all is well and the ‘movement’ grows. However, when eventually benefits decrease or are discontinued, then the followers no longer feel any obligation to be loyal and the entire ‘movement’ is revealed to be empty. As one MBB leader has said, “It is easy to rent believers in our country, but very hard to make them.”

2. **Rich-Poor Contrast.** Relative contrast between the poverty in our country and the abundance of resources available to foreigners is enormous. We may consider ourselves ‘poor’, but we enjoy air travel, local and foreign holidays, medical care, recreation, education, etc.

Implications: This can easily lead to feelings of jealousy, resentments and bitterness and encourages scheming as to how some of that wealth can be siphoned off for personal benefit.

3. **Employee Inexperience.** Most MBBs don’t know how to reach their own people, have little biblical or Islamic knowledge to build on, and have no idea how to go about forming a church.

Implications: To hire such a person and demand results while providing no oversight or training is to insure sheep stealing and/or other unethical methods. Results will need to be shown whether by stealing believers from other works or by enticing the poor through promises of material benefits.

4. **History of Competition.** The history of the church in our country provides many examples of competition rather than cooperation. In rural areas where there have been any sizable movements to Christ out of another religion, there are normally a cluster of different denominations in very close proximity who one time were, and probably still are, competing for the same ‘fruit.’

Implications: When God starts to move in one area, the momentum is often slowed or stopped through the arrival of workers from other groups who want to be able to show at least part of the results as theirs. This leads to competition, division, and improper use of resources to attract potential believers.

5. **Mission Strategy Pitfalls.** The popularity of the non-resident missionary or strategy coordinator is a mixed blessing. It can be very positive, but we should also recognize some potential dangers.

Implications: Strategy coordinators or non-resident missionaries who are not familiar with the local situation, language, culture and mind-set of the people they are seeking to reach can have a very negative impact on the Kingdom. The potential for effective ministry increases with increasing understanding of the local situation. Care should always be taken when giving financial help. The amount of care should increase as the cultural understanding of the local situation decreases. Thus, outsiders who come to our country knowing little of the culture or language and feel they can produce a spiritual movement primarily by financial inputs will almost certainly do more harm to the Kingdom than good.

6. **Local Worldview.** Being “clever” (in a dishonest sense) is elevated here to almost a national virtue. Stories abound of people who cleverly cheat others financially and are not caught. Such people are generally looked up to and admired. They are the folk heroes of our country.

Implications: Financial integrity for many, even leaders, may not be a strongly held virtue while being “clever” can still exert a great temptation. And when a local person decides to be clever, he is simply in another league than the foreigner, who almost certainly will neither anticipate nor understand the ways he is being cheated.

7. **Widespread Corruption.** In society at large corruption is everywhere, with our country five years in a row having been listed very high on Transparency International’s ranking of amount of corruption in countries.

Implications. Corruption can seem almost inevitable and not really so bad to someone having grown up in such a climate. Habits and patterns of thinking acquired over a lifetime can be difficult to change. It needs the Holy Spirit's power and focused teaching.

II. What guidelines could we give to foreign workers in our country that would help them in making wise decisions with the resources they have available so as to have a positive impact on Kingdom growth?

1. We should be well aware of the dangers and pitfalls of money in this context.
2. A general rule is that any assistance should not encourage dependency on the part of the believer or *jamat*. Thus, we should not do something which sets a pattern that is impossible for the local church to follow later when we are gone.
3. We need to recognize that the better our language and cultural understanding, the more effective any involvement we have in this context will be and the greater the possibility that any resources we should decide to use will be helpful rather than harmful.
4. We should seek to be identified and function as a Bible teacher and discipler rather than a funding source. Are we able and involved in teaching and discipling leaders and potential leaders in the MBB community? This should be our primary role for which the wise and limited giving of funds can be an additional benefit, but for which it cannot be a substitute.
5. We should also recognize that the greater the lifestyle gap between us and those we are seeking to work among, the more difficult effective communication and ministry will be, other things being the same.
6. Unless we work among the wealthy elite of the country, even our best efforts at living similar to those we work among is going to have some glaring differences. In such cases – visits abroad, medical care, etc. – the less we talk about and inform others of our privileged behavior and expenses, the better.
7. When we do provide funds, we need to insure proper accountability. Not to do so is to tempt people. If we do not require adequate accounting, we will share the responsibility with those who succumb to the temptation to misuse the funds. This is VERY important.
8. Loans to non-employee believers are usually not repaid and result in the breaking of the relationship.
9. If we give funds to evangelists, do those we give to have the training, experience and gifts to do what we are expecting them to do? We need to be aware of that, as well as to provide opportunity for them to grow in their knowledge and skills. This also is VERY important.

III. What kind of economic assistance is commonly given?

A. Spiritual Assistance

1. Tracts
2. Bibles and other books
3. Teaching Seminars – 1) Food 2) Housing 3) Travel 4) Money for lost income
4. Church structures
5. Pastor's salaries
6. Evangelist's salaries

B. Physical Assistance

1. Tube wells
2. School stipends for children
3. Loans
4. Jobs

IV. How would we evaluate the above kinds of economic assistance. Are they helpful or harmful?

1. Evangelistic materials – tracts, booklets, gospels, Jesus Film – can be given free or a subsidized amount taken for them. Few local people are willing to pay the full price for them and financial aid at this level does not seem to have been a problem.
2. Materials for believers – Bibles, study books, tapes, CDs, etc. This should be sold either at a subsidized rate or at actual cost. Believers should not gain the mindset that everything is free and provided for them.
3. Help for church structures is probably counterproductive. House churches seem the most suitable for our present context. I have seen positive results in a couple of cases where locals wanted a special meeting place and assumed the main responsibility for it, with foreign funds being a small part of the total required.
4. Salaries for church planter/evangelists seem valid for those with a sincere calling of God and a proven track record of fruit in the past. This would be for evangelism and church planting in starting *jamats* in new areas and then moving on when those are going.
5. Giving salaries for pastors is not a good use of foreign funds in that it creates a pattern that cannot be multiplied.
6. Any material assistance to inquirers/believers will probably have negative results in the long-term, though short-term results may look impressive. Evangelists who want to give such assistance are probably doing so because they do not know how to attract people in any other way. They need to learn how to create and meet spiritual needs in people and not make physical needs the focus.
7. Training seminars can probably be paid from foreign resources – food and lodging. However, transport to and from the meeting location should come from the individuals attending.

V. Recommendations for personal use of funds outside the church context.

1. Helping those we know and whose need we determine to be genuine can be very beneficial. To help a servant or poor neighbor with a need is a valid outworking of Scripture's commands.
2. Helping believers in need is more problematic. Our acting alone so easily creates dependency in the one helped and jealousy among those not helped. It is much better, if possible, to encourage other local believers to help out materially and we contribute with them. They will understand the need and how to meet it much better than we.
3. Different people have different policies about helping beggars. Some give to all and others to none. Beggars are of two types – those going door-to-door and those with a set location or territory. Horror stories about rich beggars and beggar mafias abound. At the same time, many beggars are undoubtedly poor and in real need. There are no easy answers in this area.
4. Scriptural commands to equality among believers and sharing with those in need are some of the most frustrating and difficult areas to obey in God's word. The frustration is not so much from an unwillingness to obey them, but from the difficulties that arise and negative results that often come from attempts to obey them. In a patron-follower context with such a large contrast between foreigner and local, giving and financial help conveys messages often almost opposite to what we intend.