

To Fund or Not to Fund? Challenges and Opportunities in Partnering with Local Believers in South Asia

by William Jackson

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“I will never use finances with locals in ministry.” I said those words with conviction prior to moving to South Asia in 2012. I wrote papers on the subject, recruited team members with this idea in mind, and preached this model for years. Among missionaries in our host country, our team was in the minority opinion as we chose to work within this model. I desired this approach because negative use of finances was at the heart of numerous issues and unreliable reports of Church Planting Movements (CPMs) in my host country. Determined to never create dependency, I swung the pendulum and became ultraconservative as I cited my favored missiologists and sociological principles to prove my points. However, I eventually realized that my position, though well meaning, was an overcorrection which limited legitimate ways I might partner with local believers in our frontier church-planting situation.

In 2017, after five years of field ministry, God taught me the challenges I would likely continue to face without a local partner and coworker in the gospel. In our host country there are several thousand scattered Muslim-Background Believers (MBBs) and a much lower number who

are qualified for ministry. House churches exist in small pockets with many MBBs scattered in villages throughout the country. These house churches are often uninterested and unable to send their own people to plant churches within the country. This predicament raised important questions to answer: How do you partner well with MBBs when finances are an inevitable issue to address? Do you ignore this challenge or work within it?

In this article, I share my journey of entering into partnership with a qualified, local MBB in order to plant a church and the challenges I encountered when I refused to include finances. I offer several examples of partnership, both good and bad, and the lessons gleaned from those. I also discuss some important missiological principles and possible misunderstandings which limit fruitful partnerships in church planting. Finally, I highlight the biblical and leadership principles God used to convince me to use finances in partnership with local MBBs and how that relationship has worked thus far. My goal is to encourage other missionaries working within the patron-client framework to be unafraid to engage in healthy partnerships with local MBBs so that God-honoring churches are planted.

A Bad Example of Partnership

Todd, a new missionary to our host country, wanted to follow his agency's methodology of paying local believers to do ministry.¹ This agency previously divided up the country among their five to seven missionary families, with a commendable goal to see churches planted in each region. However, strategy and methodology is where danger loomed. Todd was responsible for fulfilling his agency's goal in a region of more than 40 million people. He opened a map, found out how many districts and subdistricts were in the region, and employed seven local MBBs to preach the gospel, disciple new believers, and provide leadership in the area.

1 All names of people and organizations are changed to protect their identity.

Our team was initially excited that one of these local MBBs, Masum, would move to our city and perhaps partner with our church-planting team. Unfortunately, Masum did not work well with one of the existing local believers, and conflict soon ensued. Several months later, while our family was on home assignment, Todd wanted Masum to see the work going on in our city. Through Masum, Todd paid local village believers to travel to his house for a Bible study and a meal. When they gathered, pictures were taken, causing local believers to feel cheap and used. The local believers confided in us that they thought Todd and Masum were buying conversions.

Within a few months Masum moved to his hometown while keeping a small apartment in our city. He would visit our city a few days a month, but it was primarily to give the impression that he was engaged in church planting there.

When I found out Masum was deceiving Todd, I confronted Masum and encouraged him to fulfill his job (and ministry) and be honest with Todd. Masum listed several excuses for his deception and did not address his dishonesty with Todd. Eventually, I explained the situation to Todd; he said he would look into the matter, although he never contacted me afterward. Because Todd did not live in our city, he was not able to provide accountability in his partnerships, and their ministry suffered.

We can glean important lessons from this bad example of partnership.

- **Transactionary relationships are not partnerships.** Todd paid evangelists to do a job, and they felt obligated to produce. Partnership does not mean “employing” a local for ministry. Money will not automatically lead to churches planted. God gives us money to steward and use for his kingdom. We must be careful so that we do not send the message that godliness is a means to financial gain (1 Tim. 6:3–9).
- **Lack of accountability can lead to abuse.** This principle applies to most areas of life, but especially ministry. When we are not in

accountable, healthy relationships, abuse or sin can easily occur. When Masum moved out of our city, Todd did not know this, even though Masum filled in monthly ministry reports. Todd failed to have a genuine accountability relationship with Masum, and Masum didn't respect Todd's leadership in his life. To Masum, church planting was merely a job and income source, and this led to him abusing his ministry position.

- **Foreigners need local language and culture skills when working in partnerships.** Expats should not rush into partnership with a local believer merely because their missions agency or denomination wants them to. It is naive to believe that one can work well with someone they cannot communicate with or whose ministry context they cannot understand (1 Cor. 14:9-10). Foreigners ought to spend several years in their host country before engaging in such partnerships themselves (or apart from an experienced team).
- **Making numbers a primary thing does not lead to quality disciples.** Missionaries using finances to merely hire people to build God's church can be focused on productivity and numerical growth. They want a return on investment. I'm not opposed to keeping track of where believers are and how many churches have been planted, but we must always be faithful to preserve quality disciples.

A Good Example of Partnership

In 2017, our team was in our fifth year of ministry. During a team meeting we discussed frustrations about a lack of spiritual fruit and how we had labored in this city for years without seeing a church planted. We decided we would continue praying and reach out to more seasoned missionaries in country for advice. I emailed four families with more than 200 years of combined ministry experience. Each family responded with stories of how they worked closely in a financial partnership with a local MBB and saw fruitfulness, and each encouraged us to prayerfully

consider how we could do the same. I will share one such story from their experience.

In the western part of our host country, gospel ministry has occurred for more than three decades. In the 1980s, the Smiths were approached by an MBB (and gifted evangelist named Uncle Star) who had previous experience working with a Christian missions agency in country. After that employment, Uncle Star worked with his brother as a business owner and sought to share the gospel with his contacts and friends. Unfortunately, Uncle Star's brother ran off with a woman and took all the business's money, leaving Uncle Star with little hope for employment. (Our country has significant struggles with unemployment and corruption, often crippling the labor market and making it unfair for those without large amounts of financial resources willing to pay bribes for jobs.)

Thankfully, Uncle Star had a wife with a stable job, but he would need extra assistance if he were to regularly follow up with seekers and new believers. The Smiths and another family decided they would partner with Uncle Star to plant churches. Their partnership included financial resources given to pay for gospel literature and travel costs. Accountability and follow-up were also built into the relationship. The Smiths would travel with Uncle Star occasionally and see how ministry was going. Through three decades of ministry, Uncle Star and the Smiths have seen several hundred people either profess faith in Christ or remain seekers. Several house churches have formed in one city and several believers' groups meet in surrounding villages. The Smiths and their foreign church planting team have worked alongside Uncle Star and the believers (particularly the youth) throughout this time.

The Smiths believe their model of partnerships can work well across South Asia when we apply the following principles:

- **Proven faithfulness.** Work with local believers who have already proven themselves fruitful and faithful. Trusted local believers should

affirm the godly character of the local MBB though shared ministry, just like we see with Paul and Timothy (Acts 16:2).

- **Close working relationship.** Maintain a close personal and working relationship between the local MBB and the foreigner. The work should be done together and a simple form of record keeping should occur to ensure accountability. Preferably, both parties would live in the same town and share life and ministry together (1 Thess. 2:7–8).
- **Utilization of one another's strengths.** A mutually dependent relationship where both the local and foreigner have gifts to contribute to the relationship and ministry is ideal. Smith says this about his partnership. "Often that was Bible knowledge and strong moral values on the foreigner's part and cultural values and relational skills on the local's part" (Smith 2021).

Misunderstood Missiological Concept: The Three-Self Principles

Throughout my journey in understanding how successful cross-cultural ministry partnerships with local MBBs work, the missiological concept of three-self principles caused an unnecessary misunderstanding and barrier. John Nevius, a missionary to China in the 1800s, desired to establish self-propagating, self-governing, and self-supporting churches (Boston University). These three-self principles have guided many missionaries over the years and are certainly noble characteristics that healthy churches have.

An unanswered question for me is this: at what point should these characteristics (or principles) begin? Should the three-self principles begin pre-church, or when churches are officially formed, or sometime in the future? I would propose that these principles might not begin on day one of the church-planting effort, but rather are characteristics that missionaries should work toward. Based on my experience in South Asia, I think they are not achievable from day one of church planting.

For example, an outside church planter in a foreign field must propagate the gospel among a people because there are no believers. Does this mean he or she doesn't affirm that a future church should self-propagate the gospel in the future? No. Equally, an outside church planter must provide inherent spiritual leadership among them as people come to Christ and are discipled and the leadership is formed. This doesn't mean the missionary is to remain forever, but in the initial stages he or she is "governing" (and should do this according to biblical practices).

If we are willing to accept that missionaries must at first propagate the gospel and provide leadership ("govern"), then we might also assume it is acceptable to provide financial support (within healthy boundaries). Of course, abuse can happen in any of the three-self principles, and a foreign church planter must be Spirit-driven and work with many counselors in a frontier context (Prov. 15:22).

Sociological Framework: Patron-Client Relationship

The patron-client relationship has existed in South Asia (and other parts of the world) for at least 2,000 years. Most Westerners think of this relationship as a boss-employee relationship where true friendship is removed. This understanding could lead to possible abuses and situations where, like Todd and Masum, missionaries hire local MBBs to "do" ministry (like a job). That is neither a God-honoring nor healthy understanding of the patron-client relationship. I have known many Western missionaries that wished the patron-client relationship did not exist. Some missionaries, however, are beginning to recognize the biblical roots and positive possibilities of patron-client relations (Tino 2008).

Several biblical scholars assert that the patron-client relationship is evident in God's relationship with Jesus and his followers in the Gospel of Matthew (Howell and Montgomery 2019, 130). In this relationship God

is the ultimate patron who blesses those who have a relationship with him through his Son. His children receive grace (a free gift) and, in return, honor God as his clients by giving their lives as a spiritual sacrifice to Him (Rom. 12:1). Throughout Matthew, we see Jesus teaching the crowds to live as clients of their heavenly Father, who as their patron will provide for their needs as they seek his kingdom above all else (Matt. 6:33). Those that are poor are actually honored and blessed (Matt. 5:3), those that yoke themselves to Christ will find peace (Matt. 11:28–29), and those that are faithful in this life will enter into their “master’s happiness” (Matt. 25:23). Matthew demonstrates that God, as the heavenly patron, bestows grace and blessing upon his children. As his clients, they get all the benefits of the patronage (God’s kingdom) as they accept and honor God with their lives.

In our host country, wealthy and well-connected relatives are often seen as patrons to their less wealthy relatives. Thus extended families help one another so that younger members are developed in a variety of ways. As a result, citizens of our host country typically view Western missionaries as potential patrons. Western missionaries are assumed to be rich, and therefore many locals who are impoverished seek to become their clients.

While this tendency can lead to disastrous situations, if we believe that this form of relationship has roots which can be used in God’s kingdom, we will not be as likely to reactively throw it away. Instead we will seek to use it to honor and bless those who have come to Christ. Westerners can use this form of relationship with their resources (e.g., biblical knowledge, experience, finances, etc.) to bless those who have local resources (e.g., insider knowledge, language, cultural experience, etc.) to form a God-honoring patron-client relationship with local MBBs.

The Reality of the Apostle Phase

Many of us would love a godly person to work alongside that is independently fully funded—or healthy local churches that have built

up members from within their church body to send to plant churches. This is a noble desire, but is it appropriate and realistic in frontier church-planting contexts where corruption and high unemployment exist? Are we asking something that was rarely demonstrated in the book of Acts and Paul's apostolic ministry?

Don Dent describes the Apostle Phase of ministry as one where God sends an apostolic person (or team) to lay a foundation upon Christ in an unchurched area (2019, chap. 3, "The Apostle Phrase Described"). He believes apostles are needed until Christ returns because they play a vital leadership role and are a gift to God's church (Chapter Summaries, para. 5, Eph. 4:11). When our team began prayerfully searching for a local MBB to partner with in church planting, we asked numerous people who had connections with twenty to thirty house churches, but no church was willing to send or recommend anyone. In frontier contexts, there is no mature local church among the focused people group, and thus outside church planters are needed to plant churches. This effort might include partnerships with trusted locals. What I have learned is that such partnering may also include a financial dimension.

Paul and His Coworkers

When Paul planted churches, he worked with a variety of people—men and women, Jews and Gentiles (Romans 16). One type of relationship we see Paul develop in his discipleship of others is the sponsor- or mentor-apprentice relationship. In this relationship, the sponsor has resources the mentee or apprentice needs in order to develop and fulfill the purpose of the church or organization (Clinton and Stanley 1992, chap. 8, "A Timely Sponsor"). Sponsors or mentors see a ministry apprentice that could be developed into a leader within the church and use their resources to build the apprentice up and release him or her in the future.

The clearest example in scripture of the sponsor/mentor model is seen with Paul and Timothy (Acts 16). Paul (sponsor/mentor) assumes leadership over Timothy (apprentice) because of Timothy's godly

reputation. Timothy does not have the resources yet to be a church leader but will gain them by seeing and hearing Paul conduct ministry (2 Tim. 2:2). Since Timothy is most likely in his teens when he meets Paul (Acts 16:1 and 1 Tim. 4:12), Paul probably provides for Timothy's financial needs while they minister together.

I conclude that Paul was both a client to Phoebe (Rom. 16:1–2) as well as a patron to Timothy in the spread of the gospel. If the New Testament uses this relationship for church-planting purposes, I believe we can too. Perhaps God is calling church-planting teams to be a sponsor/mentor to qualified men and women so that they will take on future church leadership. Accomplishing this vision takes determination, hard work, and an apostolic mindset.

Our Example and a Proposed Model

I have sought to demonstrate that there are good examples of partnership that affirm solid missiological principles and use the patron-client relationship for godly purposes. When I solidified these lessons for myself, I was convinced that God gave me the green light to use finances in a partnership with a local MBB. After hearing from the Smiths, we began a relationship with a former imam (Ahmed) who came to Christ in 2015. This couple had observed Ahmed for one or two years and felt he had character qualities and ministry skills that could be used well within church planting in our host country.

Ahmed had endured persecution after fleeing his former job in a mosque and faced anger from his father. He proved his commitment to Christ through much opposition. Ahmed had no church experience because there was no local church in his area. However, he had completed a two-year Bible certificate program in country and the leaders there spoke highly of him. When our team prayed about working with him, we decided we wanted him to be a full-fledged team member, not a mere addition to the team working on the side.

We invited him to work with us in 2019, and he joined us in December of that year. Currently Ahmed participates in team meetings and earns a salary by working part-time in our NGO project and part-time in ministry. This identity is exactly the same as each foreign team member has. The salary he earns is raised through Western churches and individuals, just like our support is. His salary is managed through the NGO, so he has no direct contact with donors. In Ahmed's culture, money is not an easy topic to talk about. However, he has said he is happy with this arrangement and glad for this means of financial provision which allows him to work with us.

It is worth noting that his salary is lower than he previously earned as an imam, just like our salaries are lower as church planters than if we worked in another job in our home countries. We believe this is another indicator of Ahmed's willingness to sacrifice for the gospel. In our two years of partnership, Ahmed has led several people to the Lord and is discipling them (in spite of the COVID pandemic). He provides our team with a rich insider perspective we Western missionaries do not have. Thus far this partnership is bearing fruit that our team had not seen previously.

Conclusion

For me, it took field experience to learn that bad examples of partnerships using finances does not mean one should not engage in such relationships at all. Rather, we have seen God use finances for the building up of his kingdom, even finances that might flow across the expat-local divide. By developing a more biblical missiology, we have seen that the patron-client relationship can be redeemed for God's glory.

A word of caution is in order. Each missionary or church-planting team should prayerfully consider the points above and be sure to work in a unified manner based upon their context. Each situation is different, and each person's comfort with using finances in ministry will vary, and

that is OK. I believe God works in a multitude of ways to see his church established globally.

Questions for Discussion

- Do you agree with William's overall argument and rationale for the use of finances in partnership with local believers? Explain your perspective.
- What good and bad examples of financial partnership are you personally aware of? What lessons can be learned from these examples?

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