

Financial, Biblical, and Cultural Formation of Indigenous Leaders: An Interview with a Hindu-Heritage Follower of Jesus

Interview by S.T. Antonio

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A.K. Mehta (pseudonym) is a follower of Jesus from a Hindu background. He and his wife serve among unreached Hindus, Muslims, and Sikhs in North India, focusing on community development, equipping leaders, and resourcing indigenous churches with contextualized, locally-sustainable ways of following Jesus in their community.

Editorial Note: In northern India, a network of house churches has multiplied among unreached people in a variety of castes and economic levels. A Hindu-background follower of Jesus from northern India helps equip the leaders of these house churches in contextualized worship, business principles, and locally-sustainable discipleship. In this interview, he explains the story and context of these house churches, the cultural and financial challenges they experience, and how his ministry navigates economic and cultural components in their leadership development. The interview has been edited for clarity and length.

SEEDBED: What's your story of how you came to faith and started serving in ministry?

A.K.: I grew up in a middle caste Hindu family and was exposed to Hinduism, Islam, Christianity, Buddhism, Jainism, and Sikhism, right from childhood. When I was 16, I heard about Jesus and saw the life-changing transformative power in some people that witnessed to me. That got me curious about religion and existential questions, which led to my own research and reflection. When I was 17 or 18, I became convinced from the biblical accounts that Jesus truly solved one of our greatest needs for forgiveness and grace for sinners.

I did my studies in Western India, then eventually ended up in America for 10 years. And slowly, God pulled my heart strings to come back to India. While in the US, I was involved in ministry to Hindus, and a little with Muslims. Some of my leaders said the things we were doing with contextual thinking and cultural sensitivity with Hindus in the U.S. was needed in India, especially with middle and higher caste people. That gave me the desire to return to India.

We returned to India about nine years ago. First, I was in my home state in the east, and now I'm in a different region, and we serve seven Hindi-speaking states in North India, including the most unreached states in the country.

S: *What kind of ministry do you do?*

A.K.: We work as trainers and training strategists, raising leaders and training them without having to send them to seminary or Bible college. It is decentralized, so we provide training while people are serving in their own local contexts. We believe in people reaching their own people in their own villages. We don't encourage people to go from one area to another, but rather to reach out to their own tribes, castes and people groups. That is where they have the most respect, in contrast to people coming from outside who don't speak their language and don't know their culture.

My job as a coach, mentor, and trainer is to help the leaders in our Hindu affinity groups to develop a lifestyle, worship, and even rituals, that speaks to the Hindu world. We also have the vision to do the same thing with Muslim, Sikh, and Buddhist affinity groups as well.

***S:** What have you seen God doing among the people that you're serving?*

A.K.: In the last few years, we invested in northwestern India, and there has been a very fast expansion of movements in terms of new groups. In some cases, there was already a group previously formed before we got involved, but they were looking for training, guidance, and a leader to come alongside them. Once that happens, one of our leaders might then meet with the group, encourage them, and teach the principles of Luke 10 and Acts. Or our leaders might give people more authority to teach and preach; to conduct Bible studies; and to facilitate Christ-honoring, culturally-relevant ceremonies/rituals. Whatever they are doing, we just try to empower them to lead. We tell them, "Hey, you can also do this work you see us doing, and you can teach other people to do this work. Rather than just expanding your own fellowship to 50 people, or 100 people, or 200 people, you can help raise another leader, and they can have a fellowship in their own home, and then they can raise more leaders." And then you can reach 100, 200, 400, 500 people, but you're not the one running around and taking care of all of them. You have other leaders down the line who are taking care of them – a chain of command, and a chain of leaders that are taking care of smaller groups that are growing and multiplying.

Of course, we have to pay attention to things like: do they understand the principles of discipleship? Are they asking the right questions of each other? Is the leader strong enough? If the leader is not being formed, then the movement is not being formed. To a large extent, disciple-making movement – or whatever you want to call it – is actually leader development work. If we can develop leaders, then I feel like movements just follow.

S: What's the size of this network, currently?

A.K.: We are training a few thousand leaders in seven different states. Generally speaking, each leader might oversee a couple hundred people or more who are meeting in fellowships. These fellowships are smaller groups of people which could range from 4-5 people up to 20-25 people.

S: How are people in this network of disciples being formed spiritually, and what are some challenges to spiritual growth and discipleship that they face?

A.K.: Many people are being formed and growing, some through Bible studies, others through the worship services. The younger people are also influenced by social media like YouTube. Social media brings some good influences, but also some negative ones.

To face these challenges, followers of Christ need to check the Scriptures and evaluate what is being taught, because it might be the prosperity gospel or cultish teachings. It might include overpromises about health and wealth. Or promises of, "If you come and work in our movement, then you can get money."

Another danger our disciples face is becoming disassociated with their community as they adapt to a foreign culture and become alienated towards their own people.

S: How do you help your disciples and churches in this movement be rooted in God's truth and the Scriptures in a way that protects them from some of these negative influences and false teachings?

A.K.: It's definitely a challenge. The Bible is a book that anyone can read, understand, and come to saving faith, but it can also be used and misused for different agendas. Our disciples and leaders do not have a "systematic" understanding of theology and doctrine. Someone could make a case that they should go to seminary, where you have

philosophical and theological training that helps you figure out what is orthodoxy and what is not. But we focus mostly on biblical theology and biblical studies, and so we hope, pray, and teach that by reading the Scriptures, and studying them in a right fashion, the Bible is enough to lead us into truth.

But this requires reading *all* parts of the Scriptures, not just one part of them. And our ministry team believes that you must ask the right questions of Scripture: Who is God in this text? How are his followers understanding him? How can we apply this? What does this say about us, and about the world? I think that alone can protect you from many heresies and unbiblical teachings. The prosperity gospel is built on some thin strands of Scripture – just a few verses. Those few verses are used to create a picture for people. I think it's easy to fool people who are not reading the Scriptures – the entire counsel of God.

S: What's the experience of persecution in your context?

A.K.: It's not like everyone is after believers, but there is persecution, and it's mostly small, organized, supported groups of people. I feel like many within this movement are not experiencing persecution, while some within the movement seem to be always experiencing persecution.

Many of them, after having come to our trainings and our mentorship, realize that they already made a lot of mistakes in their village which are difficult to undo. They already completely destroyed their name and honor in their village. By certain actions and saying aggravating things to their neighbors and village leaders, they have completely lost trust in their village.

Many other people, despite doing everything respectfully, still get persecuted. There is some persecution that is self-inflicted, and there is persecution that happens from the kingdom of darkness. So, it is a mixed bag, a complicated story. It's not monolithic, despite what some people think.

S: Can you describe the overall economic situation of the communities you are serving?

A.K.: It varies. In certain areas where we have served, 80% of the people come from the lowest social strata of the state. In my home state in the east, most people come from the lowest caste, with maybe 10 to 15% people from the middle-higher castes. By the way, it's not necessarily true that if you're higher caste, that you're automatically rich. Or that if you're low caste, that you're automatically poor.

From what we have seen, 80 to 90% of the people we have trained to start movements have come from lower caste backgrounds. The other 10 to 20% have a bit more resources because they come from higher castes. In some of the other states where we are working in northwest India, we tend to find more people and leaders from higher castes. In those places, I estimate 70% of our leaders come from lower castes, and maybe 30 to 40% come from middle to higher castes.

S: How have Christian ministries in your context generally dealt with economic or financial matters in the context and in ministry?

A.K.: Finances are definitely significant, because when you're coming from a country with lack of jobs and livable wages, where people do a lot of manual labor to make ends meet, it is natural for people to think that becoming a follower of Jesus can be a means to employment or financial benefit. This might be in the mindset of those who are coming from a lower educational or financial background, and I sympathize with that. It's the reality in India.

It is very easy for Christian organizations to say to a local believer, "Why don't you work for us?" A lot of people then realize, "I don't have to do manual labor. I could probably work as an evangelist or pastor" – whether or not they have credentials to be a pastor or evangelist, at least from a traditional, Western point of view. This definitely needs attention, because it can create the atmosphere in India where Christianity is considered the religion for the poor, and the communities that come to

faith are accused of receiving material benefits for joining the church. Another result is that some pastors from a very poor community think, "Oh, I'm someone now because I'm a pastor." These are people who would probably be doing manual labor if they did not become a Christian.

But by and large, our focus is not working with those people. We're trying to work with the middle/higher class people. People who are in our leaders' fellowships have a myriad of jobs. Some of them are rickshaw drivers, factory workers, or construction laborers. About 10% of them have a small business, and about 10% are nurses and doctors.

S: How does your team navigate economic need and financial matters in your disciple-making practice?

A.K.: Traditionally, what we have seen in North India is that besides one or two denominations, most mission work is done by parachurch organizations started by South Indians or other Indians. These are basically top-down organizations where locals are paid to be a pastor, to be an evangelist, and to start a church. In this case, the local paid pastor may have very little support to live on for the month. They have to support their family, so if their family needs something, they have to ask the organization – and the organization may or may not help. Generally, the more educated, more connected, people are the ones starting these organizations, employing people who didn't have anywhere to work.

So we have lots of people who are really dependent upon these mission organizations, and they generally don't have a lot of independence to make decisions, and they're not trained to have a big picture. They are basically taught, "This is what you need to do here. You just need to have 20 people coming to your church. Then maybe for 10 to 20 minutes, you will have another group of 30 or 40 people coming to your fellowship." And that's what these local church leaders do. Much of the work in India has been done in this way.

We do things differently. We don't have evangelists and church planters that we pay. We are coming alongside the leaders and helping them have the vision for their people. And we want these leaders to start businesses which will help fund them and their movement. We do financially help support the training that we are giving them – an integrated approach to a disciple/leader-making movement. Our trainings cover biblical literacy, women leadership development, contextualization, economic development, business for movements, contextual thinking, and overall biblical studies.

Currently, we're doing a leadership development program in the Book of Acts, where we are taking 30 leaders in Northwest India to go through 22 stories in Acts in one year. These leaders will then train their coordinators in their states, and those coordinators will be training more people down the stream.

***S:** Is this a general study of Acts, or are you studying a particular theme or topic in Acts with these leaders?*

A.K.: We are studying the Book of Acts with a focus mostly on leadership development. Basically, how do movements work, what are the challenges they were facing, how did they resolve those challenges, what we can learn about conflict management, etc. We pull out different themes: How did they deal with finances? How did they deal with the poor? As trainers and facilitators, we come in with the understanding that we need to help our leaders wrestle with these topics.

***S:** How else are outside funds used in this network aside from trainings?*

A.K.: In addition to the trainings, we also have funds for crisis management and for helping to start businesses. Sometimes that could be buying business assets or business operational costs. If a leader wants to buy a business, then we require him to put in some of his own money. Some microloans may then be given in addition.

S: *What are some of the biggest mistakes and blind spots you have observed in the way that finances are used in ministry in your context?*

A.K.: One mistake is thinking, “the church is poor and still not independent, so let’s just keep paying the pastor.” This can create dependency and even worse. I have seen some traditional organizations support their pastor with a very low salary, enough to somehow survive, but only scrape by. I’ve seen situations where a pastor lives in the same room with his grown daughters, and their kitchen is in the same room as their bathroom.

These pastors have to depend on the organization to provide everything. If their daughter gets married, who’s going to pay for them to get married? If their child wants to study higher education, who’s going to provide for them? The organization. This leads some local people to work for multiple organizations to survive. They then might have to avoid going to certain meetings where one organization will find out they are working for another organization too.

I think eventually, we just have to say, “Okay, either you get a job in the morning, or do farming, or run a shop.” Two days out of a week they can do Bible studies and training, and one day for leading a fellowship. In the evenings, they can go and visit people two, three days a week. But you should not be a full-time pastor and live in poverty.

S: *What are some guidelines and best practices that you and your coworkers have learned for pursuing healthy discipleship and church planting in your context related to finances?*

A.K.: One good practice is that western funders do not micromanage our training programs or how precisely the money will be spent. Most of them realize they are dealing with a movement, and thousands of people are being touched. Many of the funders are on board with people starting businesses and getting loans. We don’t have pressure from the top that prevents us from employing our principles, and so we can foster

a culture with all the principles we believe in, which are healthier than other models we have seen.

If our leaders start an organization, we encourage them to register it and properly raise funds. Registering one's organization involves becoming transparent to the government. Otherwise, people might be receiving funds from outside but no one knows they are receiving funds from outside. This can create issues; the government might get involved and bring additional scrutiny. There is no oversight that will help keep the local leader personally accountable except the guy who helped raise the money, and that person doesn't have any legal grounds, so it's hard to enforce anything. So, we encourage people, "If you want to do bigger things, then you need to be faithful with how you set up your organization. If you're going to have land, construct something, or have multiple businesses, then everything needs to be registered, everything needs to be transparent."

People who are followers of Jesus are already being accused of receiving finances from the West to subvert the harmony of India. One of our goals is to help people become more patriotic, in the sense that they truly love their country and the culture of India. Our understanding of cultural heritage and richness matters because a lot of times Christians may think there's nothing good in Indian culture, that Western culture is Christian culture, etc. But actually it's Western culture that is disembodied from its own history. People copy and paste it, and say, "that's what it means to be a Christian." That doesn't create bridges with your community; it destroys them.

So in my mind, all of these things work together. Finances and culture – those are the two key things. If believers can live out their faith within their culture that they live in, and they can earn their income, having a respectable source for money that their neighbors and society can see, then their society will bless them. They will say, "Yeah, he's a hardworking person. They earn their money the same way we earn our money." When they don't see that, then they think that's a

person who doesn't love our culture, who doesn't love India, who gets money from outside. This may then malign the name of the One we are trying to preach and mar God's reputation.

S: *As you look to the next 3-5 years, what are the challenges and needs which you hope to focus on as you serve this network of believers?*

A.K.: We need training for people to be good communicators within their own culture. That requires training and understanding to be good storytellers the way Jesus was.

I also see the need for further leadership development and character development, because, again, a movement or a fellowship falls and rises with the leader and the leader's integrity. I hope that we all can be those leaders, and that we can develop those leaders, because there's a huge lack in the world.

I also would like to see kingdom businesses all around India being run by fellow believers – more and more people in the marketplace that are Great-Commission-oriented people. Regular people that are sharing their faith, developing other people. These vital activities should not be left up to parachurch organizations and their leaders. They shouldn't be the only ones sharing and doing the work of reaching millions of people in the frontier people groups.

S: *What gives you hope in the midst of the challenges you face in ministry?*

A.K.: What encourages me are the people whom God has gotten hold of. They are a small number. Every group has maybe 10 to 20% of the people that are really stellar in the sense that they are trying to understand these things and walk the walk. These are truly wanting transformation to take place. They may not say much in the meetings or in the training, but they are learning, and they are quietly doing the work.

They're quietly leading their families and their communities. That gives me hope.

Wherever you try to change the culture of a movement or an organization, people get excited about the things that excite the leader. What if the only thing we are ever excited about is, "How many fellowships are you starting?" or "How many movements are you starting?" But if we are never excited about how many businesses you're starting, or how many are embracing Indian culture, then everybody knows that the only thing that is appreciated is numbers in this movement. But if they know that starting a business will actually be appreciated by others, then there is a motivation. How about we create a culture where people are excited about getting more training, starting a small business, and also starting fellowships or discipling people in a contextually relevant way?

All these things are to be encouraged, rather than simply, "How many churches have you started?" We are excited about all of these things, because we know that more disciples will be formed if these people get respect in their community, if they earn their money and shalom is happening all around, and holistic development is happening. Because once you understand the barriers to Jesus, we can remove some of those barriers, and then people can see Jesus more clearly.

Questions for Conversation

1. How does A.K.'s experience and perspective on healthy and unhealthy use of finances in his context compare and contrast with your experience in your context?
2. Do you agree with A.K.'s guidelines for managing ministry finances to promote sustainability? Is there anything you would add or push back on? What is applicable in your ministry sphere?
3. How does A.K. envision the integration of faith, finances, and culture in the lives of believers? How do these dynamics relate to the credibility of the gospel in your context?