

SEEDBED

Practitioners in Conversation



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Money Matters

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Money Matters

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Editorial



Stewarding the Currency of Caesar in the Mission of the Messiah: Three Critical Questions

By S.T. Antonio

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What is the role of earthly riches in advancing the kingdom among the nations? For many decades, God's global servants have debated how to navigate the pitfalls and possibilities of money in the mission of God.¹ Disciple-makers today encounter an array of views and perplexing financial conundrums in least-reached contexts. On the one hand, indigenous church principles remain influential, with many practitioners envisioning "self-supporting, self-propagating" churches as part of their ministry vision.² On the other hand, acute financial disparity and need, combined with the hope of mobilizing more indigenous and near-cultural

1 Several Seedbed authors have contributed to this conversation, for example: "[To Fund or Not to Fund? Challenges and Opportunities in Partnering with Local Believers in South Asia](#)," "[Local Partnership and the Great Commission: Biblical Principles and Practical Guidelines](#)," "[Review: Ministering in Patronage Cultures](#)," "[Review: The Realities of Money & Missions](#)," and "[Affluence in AWM—Is Jonathan Bonk Right?](#)"

2 Indigenous church principles were first championed in the 19th century by Rufus Anderson and Henry Venn, further amplified by John Nevius and Rolland Allen. See the discussion in Ott and Wilson 2011, chap. 4.

disciple-makers, have shifted attitudes in some sectors toward mobilizing foreign funding for indigenous disciple-makers. Many practitioners and organizations find themselves somewhere in between the two poles, seeking to avoid and mitigate harmful uses of outside funding while searching for wise and constructive ways to leverage earthly riches for eternal fruit.

Such questions about the contributions and challenges which money brings to Christ's mission are in no way novel. For the first ever mission trip of the apostles, Jesus addressed their financial and material provision (Matt. 10:9–11; Luke 10:5–7). Jesus' own ministry benefited from financial patronage (Luke 8:3), in the context of a lifestyle of simplicity and dependence on his Father (Luke 9:58). Jesus was no stranger to financial mismanagement (John 12:6), and neither were his apostles after him. Two of the earliest crises thrust upon the apostles related to controversies over the managing of money (Acts 5:1–11, 6:1–6). But also, the way the disciples stewarded their money and material goods was one of the signs of the transforming grace of God in the early Christian movement (Acts 2:44–45, 4:32–35). Then as now, money has carried both danger and opportunity for Christ's witnesses among the nations.

Despite rich biblical teaching related to money, Scripture does not provide detailed laws or algorithms to generate the "right" course of action in every financial conundrum disciple-makers (or local disciples) face. What Scripture does provide, however, is vision, values, and stories which furnish disciples and disciple-makers in cultivating biblical wisdom. Wisdom is less about prompting instant, timeless answers for all times and places, and more about learning to ask the right kinds of questions. Where we start the conversation will strongly influence where we end up, as well as how transformative the journey will be. At the outset of this issue on "Money Matters" in frontier disciple-making, I offer a biblical meditation to generate new questions to frame the way disciple-makers discern wisdom in concrete situations regarding the use of Caesar's currency in the mission of the Messiah.

Question #1: Beginning with the End

In frontier disciple-making, our practices with regard to money should be shaped by the vision toward which we are aiming. The Scriptural vision includes within it the forming and multiplying of certain *kinds* of persons (disciples) and certain *kinds* of communities (churches). A snapshot of this is found in the following vignette:

They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. ... *All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.* ... And the Lord added to their number daily those who were being saved. (Acts 2:42–47, emphasis added)

Such a vision shapes the end goal of disciple-making: we aim to multiply disciples and churches which radiate the same kind of tangible, financial generosity we see in the reproducing, Spirit-transformed church of Pentecost. The author of Acts emphasizes this further in a later vignette:

All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them all that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone who had need. (Acts 4:32–35)

Open-handed, sacrificial stewardship testified to the unearthly unity forged by the Spirit, a sign of God's dynamic grace in a community transformed by the risen Lord. These passages invite us into a vision of disciple-making which results in *healthy, spiritually-alive communities of*

disciples with a transformed relationship to their material and financial possessions. The end goal of our disciple-making is the formation and reproduction of disciples and churches which authenticate the presence and grace of Christ through sacrificial, generous giving to one another.

This beautiful, worthy goal generates fresh questions which might help reframe the way we approach specific, contextual situations and discern a way forward regarding a particular usage of funds in frontier disciple-making. Whatever specific questions might be forcing themselves upon us, I suggest we begin by asking a larger question based on the biblical vision toward which we are journeying: *What specific steps would help, and what would hinder, the growth and multiplication of disciples and churches who generously and sacrificially meet one another's needs?* Such a question may redirect the crucial conversations in new ways; it may also open our minds toward a greater range of constructive possibilities than we had considered. In addition to this question, two others may help to inch us further toward practical wisdom in money matters among the least reached.

Question #2: Local-Global Synergy

The local church became a global family when the church at Pentecost spontaneously spread the Way of Jesus beyond the bounds of Jerusalem. The same bonds which knit the Jerusalem disciples together as a local body knit them together with disciples everywhere (1 Cor. 12:13).

It is therefore not surprising that the sacrificial generosity of the church extended beyond the local to meet needs in the global body. The apostle Paul championed a money collection from Gentile churches to provide relief for the suffering saints in Jerusalem, prioritizing this financial campaign amidst his travels and teaching (Acts 11:29–30; Rom. 15:25–26; 1 Cor. 16:1–4; 2 Corinthians 8–9). The Holy Spirit wove this collection throughout the pages of the New Testament: a beautiful, desperately-needed, tangible expression of Jew-Gentile unity in the global body of Christ (Rom. 15:27).

This Gentile-to-Jew love offering adds a critical dimension to our vision of the kind of disciples and churches we hope to multiply among the least reached. We are not merely seeking to reproduce isolated, self-contained pockets of believers, but a growing network which participates in and contributes to the global family of God. In the article, "[The Koinonia Economy](#)," a Ghanaian leader draws on his global experience and economic expertise to offer theological reflections on these familial and economic obligations within the wider body of Christ.

However, as several authors acknowledge in this issue, global-to-local financial relationships can both help and harm. "[When Authority Goes Awry](#)" and "[Financial, Biblical, and Cultural Formation of Indigenous Leaders](#)" highlight which local-global money flows have been harmful, and which are more sound and fruitful, in North Africa and India respectively. A review of "[The Industry](#)" engages with a Muslim-background believer's perspective on the "industry" of evangelical missions and funding. "[Wise Use of Funding in Movement Efforts](#)" curates from multiple movements both fruitful and unfruitful practices for navigating outside funding in movement practice.

Yet we also might look back further to the Gentile collection for the Jerusalem church mentioned above to glean guiding principles for navigating local-universal financial streams. This global giving campaign was not an indefinite money flow to substitute for ongoing local giving of the Jerusalem church (cf. Acts 2:44–45 and 4:32–35). Rather, it was a gift intended to tide over the Jerusalem church during a period of acute need (2 Cor. 8:14). Furthermore, the funds from the Gentile churches were offered in a spirit of love and reciprocal giving, not as a one-way stream from the powerful to the powerless. The Jerusalem church had welcomed Gentile brothers and sisters into the people of God and had sent missionaries to invest in their spiritual growth (Acts 11:22, 15:22–34). Being spiritually enriched by their Jewish siblings, the Gentile believers reciprocated in financial generosity as a token of their gratitude and love (Rom. 15:27), a financial support which would be reciprocated if material need shifted their roles in the future (2 Cor. 8:14).

This beautiful picture of global generosity spilling over from the local to the global body of Christ invites us to supplement our first question above with a second (two-part) question: *What steps can we take to foster disciples and churches whose generosity expands to their global family in Christ? And how can global generosity to churches in seasons of need help to supplement and stimulate, rather than supplant, local generosity?* When facing particular financial questions which bridge the local and global dimensions of the church, these questions may help reframe the possibilities of not only when we give, but also how.

The questions I have proposed so far aim to open our minds toward constructive, fruitful pathways when encountering sticky situations with money in disciple-making. A final question guides us to the heart of how we make disciples.

Question #3: Reproducing Generosity

How do we help disciples and churches grow into the kinds of disciples and churches who are generous locally and globally? We do so by being and making disciples of Jesus. If we are to teach disciples to obey everything Jesus commanded (Matt. 28:19), this also includes the substantial teaching of Jesus (and the rest of Scripture) on kingdom finances. Jesus had much to say to his disciples about money, as seen in our book review of [Renouncing Everything: Money and Discipleship in Luke](#). Paul likewise taught on the topic, including a robust exhortation to the Corinthians to provoke them to take the next step in demonstrating kingdom generosity (2 Corinthians 8–9). While Western churches might relegate finances to the “secular” or “private” realm, a Middle East house-church network emphasizes biblical financial principles as part of their essential curriculum of discipleship (as noted in [“A House-Church Network’s Guidelines for Finances, Partnership, and Unity”](#)).

Teaching is more, however, than simply conveying correct concepts. Discipleship is about modeling a life, demonstrating an example which

disciple-apprentices observe, emulate, and pass on to others. Disciple-making is not merely saying, “believe and do X,” but saying, “be imitators of me, as I am of Christ” (1 Cor. 11:1).³ This is the way the Christ-life radiates from disciple to disciple, from leader to leader, from generation to generation (2 Tim. 2:2).

This has significant implications for how disciple-makers endeavor to foster generous, sacrificial disciples and churches locally and globally. It is not enough to instruct disciples to seek treasures in heaven (Matt. 6:20–21), to depend daily on the Father (Matt. 6:32–33), or to generously care for fellow believers in need (1 John 3:17–18). We must also emulate the life that we want disciples and churches to live. In fact, whether we like it or not, we are already modeling, and the kind of life we model will perhaps be as influential if not more in shaping the kind of life which is reproduced in those we are discipling.

This, however, is where it gets complicated for disciple-makers who hail from communities of relative affluence.⁴ How do we emulate self-sacrificial living when our living standards significantly outstrip the living standards of the community we serve (as discussed in our review of [Wealth & Piety](#))? How do we model open-handed giving when our generosity might bring long-term negative consequences (as discussed in our review of [When Helping Hurts](#))? How do we tell disciples to “imitate me as I imitate Christ,” when we live on financial support from ministry partners?

Part of the answer can be found in the way Jesus apprenticed his disciples into his own self-giving way of life, so catalyzing a movement of generosity in the Jerusalem church which spilled over into the Gentile church and back again. The remarkable generosity of the Gentile churches—as in all Christian generosity—has its origin in the generosity of Jesus, who “though he was rich, yet for your sake he became poor, so

3 The quotation of 1 Cor. 11:1 is taken from the ESV. All other Scriptures referenced in the article are from the NIV.

4 As discussed in the classic, challenging book, *Missions and Money: Affluence as a Missionary Problem*, by Jonathan Bonk (2007).

that you by his poverty might become rich” (2 Cor. 8:9). The extravagant generosity of Jesus transcended material, temporal resources, without excluding them (Matt. 14:15–21). Taking the form of a servant, the Son of God humbly and extravagantly shared compassion, healing, and life with the harassed and helpless he came to serve (Matt. 9:35–36; Phil. 2:6–8). On the cross, he gave the most precious gift, a blood so priceless that it outweighed the crushing debt of human evil (Col. 2:14; 1 Pet. 1:18–19). The generosity of Jesus, and of the Father who gave him to us, is nothing short of a stunning scandal (Rom. 8:32).

Is it any surprise that such a gift transformed and provoked the explosion of generosity in the early Christian movement? This is the logic and effect of true grace. It does not stifle but stimulates giving, transforming recipients into givers. In the power of the Spirit, the apostles inspired generous disciples and churches through intentional modeling and teaching of the Christ-life (Acts 2:44–45, 4:32–45). A clear example of this is the apostle Paul, who lived out radical generosity toward the churches he planted, intentionally leaving them an example they could emulate. His tireless work as a tentmaker was itself an act of generosity, preaching the gospel free of charge rather than claiming his right to be remunerated (1 Corinthians 9, 2 Cor. 11:7–10). Paul’s example has been an inspiration to countless global workers, whether through tentmaking or through training indigenous disciple-makers to create kingdom businesses (discussed more in our article, “[Multiplication in the Marketplace](#)”).

Like his Lord, however, Paul’s generosity was more than material: he generously gave up his comfort, his culture, his security, his tranquility, his prayers, and his very heart and life for the churches he discipled (1 Cor. 8:13, 1 Cor. 9:19–23; 2 Cor. 6:3–12, 2 Cor. 11:27–29; 1 Thess. 2:8–12). When he called his churches to a life of self-sacrificial generosity, he could say with integrity, “be imitators of me, as I am of Christ” (1 Cor. 11:1). Paul modeled a way of life which provoked and multiplied the generosity of Christ throughout the Gentile churches in the Roman Empire. He remains a model for us in how to reproduce the Christ-life in those we

are discipling, being transformed ourselves by the all-encompassing generosity of Jesus, and intentionally modeling that generosity such that it catalyzes a chain reaction of giving.

The shape which generosity and giving took in the life of Jesus and of Paul is crucial in reshaping the kinds of questions we ask when evaluating specific situations where we must decide if, when, and how to give. It does not exclude material generosity, but it transcends the financial to encompass everything we are. Disciple-makers can model self-sacrificial generosity, not only through material giving, but through a whole life. Crucially, this also opens the door to recognizing that materially-poor disciples can be just as generous as materially-rich disciples—generosity transcends the financial. While the modern world is obsessed with the material and the financial, kingdom generosity is transfigured by the eternal.

This perspective may reshape the way we approach vexing situations related to finances in frontier contexts. When considering how to move forward in particular money matters, we might ask the following questions to help discern constructive action steps: *What way of life are we modeling? And how might we exemplify the extravagant, whole-life generosity of Jesus in a way that could stimulate a chain reaction of self-sacrificial generosity in our disciples, and their disciples, and their disciples after them?* Such questions might alert us to the hidden messages we may be communicating by our behaviors, as well as generate new ideas for the range of ways we might reflect the heart of our Lord and in turn reproduce disciples and churches that radiate the self-giving of our Savior.

Asking Better Questions

Much more can be said about how global disciple-makers might seek wisdom and insight for how to honor our Lord and fruitfully disciple the nations into the generosity of Jesus. We offer this issue to provoke thoughtful, grace-oriented conversations about money in ministry among disciple-makers in the trenches among the least reached.

I have drawn attention to the importance of asking certain questions to help reframe the way that we evaluate, brainstorm, and discern the way of Jesus in relationships and situations which invite a financial response from us. The three lenses I have suggested—a vision of local communities of generosity, a vision for global-local synergy, and a vision of the reproducing generosity of Jesus—do not deliver easy answers for every financial conundrum we face. But perhaps they help us ask better questions, and in the process, to be increasingly transformed into the image of Christ and thereby imprinting him more faithfully upon the disciples and churches he has entrusted to us.

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Articles



The Koinonia Economy: Reimagining Resource Sharing for Frontline Missions

By David Yebuah

Dr. David Yebuah is the area leader for the Chad Basin and Central Africa region with Pioneers and is arguably one of the longest-serving volunteer workers for Pioneers-Africa, having begun his missionary journey at 18 before becoming the team leader for Pioneers-Ghana. He holds a Ph.D. in Communication from Regent University, Virginia, and a Masters in NGOs, Social Policy, and Development from the London School of Economics and Political Science. His ministry spans over two decades, integrating theological reflection, cross-cultural engagement, creativity, and strategic leadership in missions across Africa. Dr. Yebuah is passionate about equipping the next generation of leaders and advancing the gospel through innovative media and values-driven partnerships like the Koinonia Economy.



Reflections of a “Global” Missionary

In an increasingly interconnected yet economically unequal world, the global church finds itself at a theological and missional crossroads. It is a crossroads that has long existed, but which the church, and particularly frontline missions, has yet to decide how to navigate. How do we speak of wealth, support, and mutual responsibility without replicating the power dynamics of the secular world? How do we name and nurture the spiritual and material gifts present across diverse contexts?

Raised in a middle-class West African home, and later educated in the U.K. and the U.S., I’ve spent most of my life navigating the spaces

between cultures, living, learning, and ministering at those crossroads. My first exposure to missions came just after high school; joining U.S. summer teams, I formed deep bonds of “*koinonia*” fellowship that crossed cultures and still endures decades later. Over the years, God moved me from the sidelines into leadership within my organization, as well as in partnership with multiple mission networks, including over a decade of service with the Ghana Evangelical Missions Association (GEMA).

This paper comes from the tension I carry between the beauty of global partnership and the brokenness caused by power, biblical patronage, and misunderstanding of kingdom generosity. It is the reflection of a missionary who has seen both the promise and the pain of how we share resources, who longs for something more faithful, more relational, and more Christlike. At the same time, this work is by no means instructive or prescriptive. I encourage readers to approach it as a reflective piece rather than a comprehensive guide. I do not present myself as an expert, but rather hope these reflections might spark genuine, introspective conversations around kingdom-minded resource sharing in frontline missions – contrasted with secular approaches to global wealth distribution and resource mobilization.

To that end, I propose the theological framework of the “*Koinoconomy*”—a term combining *koinonia* (Greek for fellowship, communion, and shared participation) and *oikonomia* (denoting stewardship, the management of resources, and the order of the household).¹ This term envisions a shared, interdependent Christian economy rooted in relational love, mutuality, and spiritual wealth.

1 Κοινωνία and οἰκονομία, respectively.

A Body, not a Machine: Introducing the “Koinoconomy”

The Apostle Paul’s description of the church as a body in 1 Corinthians 12:12–27 offers more than a metaphor; it presents a theological framework for interdependence, mutual honor, and shared responsibility. Every member of the body, regardless of visibility or perceived strength, has a divinely ordained role. Weakness is not a function of inherent lack, but rather of disconnection from purpose and fellowship.

Some have argued that Paul’s use of “koinonia” was borrowed from the Greco-Roman business tradition of partnership (Ogereau 2012). However, another school of thought contends that Paul reinterpreted this common Greek term within a covenantal and eschatological Christian frame—participation in Christ, the Spirit, and a new covenant community, often paralleling Hebrew ideas such as *chesed*.² For these scholars, economic connotations are sometimes present but remain subordinate to the theological meaning. Recent philological reappraisals emphasize the need to read each occurrence on its own terms (Green 2023). This article’s use of “koinonia” will follow the latter position, viewing it as the spiritual fellowship of the body of Christ.

The second interpretive position maintains that although 1 Corinthians 12:12–27, when read in its context, refers primarily to the local church as the body of Christ, it also carries implications for the broader global church, and by extension, frontier missions. Paul’s letter to the Corinthian congregation — an assembly marked by diversity and recurring divisions within the complex milieu of Corinth — was concerned with the church’s unity amidst difference (Fee 2014, 595; Thiselton 2000, 973). In this light, Paul emphasizes the diversity of spiritual gifts and ministerial functions, underscoring that each member possesses a distinctive and indispensable role in the edification of the body (1 Cor. 12:18–20). While the immediate

2 Chesed is a Hebrew word which means loyal, steadfast love in the Old Testament.

application pertains to the local congregation, the theological principle is extensible to the universal church (Barrett 1971, 291).

This extension raises a crucial missiological question: how ought this text to be interpreted in the context of frontier missions, where believers from divergent cultural and linguistic backgrounds serve together under the lordship of Christ and how resources are distributed? Paul's theology of unity in diversity provides a framework for such an application in this article. Elsewhere, he declares that "there is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus" (Gal. 3:28, NRSV), thereby relativizing social and ethnic distinctions within the new global community of believers. Similarly, the apostle locates the believer's ultimate identity not in earthly nationality but in eschatological belonging: "our citizenship is in heaven" (Phil. 3:20). These affirmations have significant implications for understanding the Church's global identity, situating the conversation beyond local ecclesiology and within the broader horizon of catholicity and mission (Bosch 2011, 467; Wright 2006, 363).

Accordingly, this paper situates the discussion of 1 Corinthians 12 within the wider framework of the global Church, recognizing the transnational and intercultural character of the body of Christ as it manifests in contemporary mission contexts and a Koinonia Economy. The theological claim that "the body is one, though it has many members" (1 Cor. 12:12) thus acquires renewed relevance as the church navigates questions of diversity, unity, and identity in cross-cultural ministry, and the sharing of resources in the global body of Christ.

Applied to the global church and, by extension, frontline missions, this vision challenges both the global North and South to reevaluate their participation in missions—particularly regarding position, power, provision, and purpose. The wealth of the West, for example, should not be dismissed as mere historical accident or privilege, but recognized as a purposeful placement in the body of Christ, carrying a position of responsibility for its stewardship. To reach the unreached and fulfill the Great Commission, the global church and by extension frontline missions

must reimagine the frameworks for mobilizing and redistributing material, logistical, and economic resources in God-honoring ways.

On the other hand, there is growing discourse suggesting that if the church in the global South, or the so-called Majority World, is not financially supporting its own missionaries and mission efforts, something is inherently flawed. While it is true that every part of the body is economically responsible for reaching the world, including the church in the Global South, this view often overlooks the integrated nature of *koinonia*. Kingdom partnership is not defined by geographic compartments or economic balkanization, but by spiritual unity and mutual responsibility.

The language of “from the South to the rest”—while highlighting the rising mission force of the Global South—can unintentionally reinforce division rather than shared identity. A more biblically faithful framework is “the whole church to the whole world.”³ This perspective acknowledges the value and calling of every believer, irrespective of geographical or economic background, challenging the church to prioritize partnership and generosity through the lens of spiritual kinship rather than national or economic boundaries.

This paper will unpack these two positions, supported by case study scenarios, seeking to elevate the theological priority of economic *koinonia* as the central ethic and missiological foundation of global mission funding. It affirms the responsibility of both Majority and Minority World churches to participate in a shared economy, an economy defined not by scarcity or independence, but by mutual respect, humility, worship, and faithfulness to God’s mission and His glory.

According to 1 Corinthians 12:18, “God has arranged the parts in the body, every one of them, just as he wanted them to be.” The global distribution of wealth and influence must be understood in this light, not as a source of guilt or superiority, but as a divine arrangement meant to

3 Cf. Manila Manifesto (Lausanne 1989).

support the flourishing of the entire body of Christ. Also, Jesus redefined power in Matthew 20:25–28 when he stated, “Whoever wants to become great among you must be your servant.” The Koinonia Economy, therefore, calls on Christian communities, especially those with material wealth, to steward their power as a means of servanthood, not self-preservation. Wealth is given not to elevate but to empower; and power, in Kingdom terms, is the capacity to serve others.

Global Wealth Disparities and the Church

As of September 2024, the combined net worth of the world’s top ten richest individuals reached approximately \$1.66 trillion – a figure that in some cases approaches the gross domestic product (GDP) of entire continents. For instance, Africa’s (with a population of over 1 billion) total nominal GDP for 2025 is projected at around \$2.84 trillion, while South America’s is estimated at approximately \$4.4 trillion (Statistics Times 2025).

Although one could argue that this is only true in light of the secular economic realities, sadly it mirrors closely the disparity within the church. A 2015 estimate indicates that Christians hold approximately 55% of global wealth, which amounts to roughly \$107 trillion USD. However, despite accounting for around 61% of the world’s Christian population, the Global South controls only a minor fraction of those resources. While precise data on Christian-specific wealth by region are scarce, global wealth distribution research provides a reasonable proxy. In 2023, North America possessed about \$169 trillion USD and Western Europe \$103 trillion USD, together comprising over 60% of all global wealth (Marcus Lu 2024). Meanwhile, Africa’s total wealth was just 0.5–2% of global totals (The Economist 2012). Assuming the global Christian share mirrors these general trends, it is probable that over 85–90% of Christian-held wealth resides in the Global North, leaving 10–15% or less under the stewardship of churches in the Global South.

In terms of population, the Global South has about 1.3 billion Christians, while the Global North accounts for roughly 860 million. The disparity reveals how numerical majority does not translate to

financial influence in the Global South. This mirrors longstanding systemic imbalances rooted in colonialism, economic inequality, and the continued dominance of Northern institutions in global missions and church funding.

Such disparity raises urgent questions about global resource distribution and the ethical use of wealth, particularly as it pertains to supporting frontline missions and equipping the global church. Unfortunately, this imbalance often reflects the realities of missionary engagement and frontline missions. Although empirical data is limited, anecdotal and field-based experience consistently highlight the sharp contrast in financial and material support available to indigenous missionaries, compared to those sent from wealthier nations. This inequity not only restricts the potential impact of local mission movements but risks reinforcing economic paternalism within the global Christian community.

In response to this, some advocate for the use of terms such as “capacity building” or “empowerment” as solutions to what is often framed as a dependency problem. While well-meaning, such terminology tends to obscure the deeper theological and structural issues at stake. The challenge is not dependency itself, but the global economic disparities that seem to make some churches disproportionately financially reliant on others. The more urgent question is whether the Church should reflect these global economic inequalities or actively resist them in its internal life and missional commitments.

An Alternative Biblical Economy

These stark disparities—between numerical majority and material influence—reinforce the urgent need for theological and missional models grounded in *koinonia*: mutual participation, shared responsibility, and equitable redistribution across global Christian communities. The *Koinonia Economy* presents a theologically grounded alternative—one

where financial resources are shared not merely out of abundance, but as an expression of spiritual responsibility and relational solidarity. This model prioritizes mutuality over dependency, stewardship over control, and worshipful generosity over transactional giving. It envisions the church or frontline missionary work not as a collection of isolated financial centers or endeavors, but as a unified, interdependent body joyfully pooling its gifts for the sake of the gospel across all regions. In doing so, it reclaims economic participation as a sacred act of fellowship, discipleship, and mission.

In an economically-imbalanced world, the church in economically wealthy regions must actively engage in the Koinonia Economy, recognizing that to whom much has been given, much is required (Luke 12:48). The responsibility of the wealthy church extends beyond national borders and passport-defined identities. As Paul reminds us, “our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ” (Phil. 3:20).

In the Koinonia Economy, the church must embrace its identity as one transnational, interdependent body called to mutual service, sacrificial giving, and spiritual solidarity. The resources entrusted to one part of the body are never merely for self-preservation, but for the strengthening and equipping of the whole.

Interrogating Dependency Theory

Some might argue that “Koinoconomy” is merely idealistic wishful thinking that does not account for the hard realities of economic systems, and that the principles it upholds do not reflect what we observe in today’s economies. They contend that self-sufficiency or self-sustainability is fundamental to institutional survival, including churches and frontline missions. Much of the discourse around global missions and church growth has been shaped by notions of dependency, particularly with regard to financial support from the West.

While there is merit in such concerns, we must also confront the flawed assumption that the Majority World, particularly the African church or frontline missions, has grown solely through financial dependence on the West. This narrative overlooks a crucial truth: many grassroots mission movements and revival efforts across Africa have been sustained primarily by indigenous resources and local sacrifices.

While we acknowledge the substantial sacrifices of the European church in introducing Christianity to much of the Global South and in providing early economic support for mission, this reality must be held in tension with the historical context of colonialism: a system that was deeply economic and, in many cases, provided sustenance to Western institutions and churches in the Global North. As much as the church in the Global North supported churches in parts of the Global South, the wealth of the West was, in part, fueled by economic imbalances and unequal trade relationships with the Majority World, from which the church in the Global North also benefited.

The argument here is that, economically speaking, there is no such thing as complete “self-sustenance” in the strict sense of economies of scale; there has always been economic interdependence. Yet the reverse question is even more important: what percentage of the West’s wealth has truly fueled the growth of the church in the Global South? The answer is that post-colonial developments have seen explosive church growth in the Global South with comparatively little reliance on the Global North.

The rise of Pentecostal and charismatic movements, for example, was not initiated or sustained primarily by Western funding. African-founded mission agencies, such as CAPRO (Calvary Ministries) and others, have long been driven by indigenous financial mobilization. Thousands of local missionaries serve faithfully on modest or even unpaid salaries, enduring hardship and pressing into difficult terrains with limited external support. These realities challenge the assumption of Western dependence.

That said, Western economic support has contributed significantly in areas that require substantial capital: such as large educational institutions, training programs, capacity-building initiatives, and the construction of physical infrastructure. Even so, much Western funding historically supports missionaries sent from Western countries themselves. The use of binary terms like “West” and “Majority World” can be misleading; this article challenges those categories while using them for clarity in context.

True dependency implies helplessness, a state the vibrant, expanding church in the Global South does not reflect. Instead, we must speak of **interdependence**. Paul writes, “If one member suffers, all suffer together; if one member is honored, all rejoice together” (1 Cor. 12:26). The Koinoconomy recognizes that no part of the church is self-sufficient, and that the health of the body depends on mutual contribution and care.

Ultimately, reliance on Western missions is not a matter of dependence, but of interdependence, and even that must be critically assessed and reimaged through the lens of *koinonia*. The question is not whether partnership exists, but whether it reflects kingdom mutuality or economic imbalance. The term is not dependency; it is fellowship, shared stewardship, and the recognition that all parts of the body bring value. More can and must be done. The truth is, the financial resources needed to fulfill the Great Commission already exist within the global church. What is required is not more wealth, but more willingness to release it in faith, humility, and unity.

A Biblical Reframing of Poverty and Wealth

The “spirituality of lack and abundance,” as articulated in Philippians 4:12–13, reframes material poverty and wealth not as conditions of deficit or superiority, but as contexts for discovering God’s sufficiency and cultivating Christ-centered contentment. Paul’s words reflect a spiritual maturity that often eludes most Christian communities: “*I know what*

it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation ... I can do all this through him who gives me strength” (Phil. 4:12–13).

In the Koinonia Economy, lack is not a curse, but a crucible—a sacred space where believers encounter the sufficiency of God and the discipline of contentment. This is not merely about financial status, but about orientation of the heart. Even those with limited means are not excluded from the joy and power of giving. As Luke 21:1–4 reveals, the poor widow’s offering was exalted by Jesus not because of its size, but because of her heart and worship. Jesus commended her gift because he knew her, not merely the act, but the faith behind it. This illustrates a central currency in the Koinonia Economy: *intimacy with God expressed through trust, generosity, and relational knowing*.

Paul presents contentment not as passive resignation but as an active, Spirit-empowered mastery over circumstance. Contemporary theologians have noted that in affluent contexts, the challenge is not the acquisition of resources, but the discipline to find satisfaction in Christ alone (Earley & Ang 2003). Paul’s contentment was paired with sacrificial giving, “I will very gladly spend for you everything I have and expend myself as well” (2 Cor. 12:14). Even when materially supported by churches, he refused to be a burden, modeling how missionaries can gratefully receive support yet maintain personal stewardship and dependence on God. Frontline workers, whether well-funded or under-resourced, thus learn to distinguish “support” from “burden,” seeing every gift—material or spiritual—as an extension of God’s grace (Bosch 1991).

In missiological terms, this “secret of contentment” becomes a countercultural witness: when missionaries serve amid scarcity, their reliance on divine provision testifies more powerfully than metrics of efficiency or material success (Hoekema 1988). Numerous examples across Majority World contexts demonstrate the resilience and sacrifice of those serving faithfully through lack. Yet materialism has increasingly crept into the

missions space, threatening to erode this deep spiritual posture of trust and simplicity.

This is not a call to glorify poverty or adopt an ascetic “hermit” lifestyle, but rather an invitation to spiritual awareness: that in the Koinonia Economy, our fulfillment and faithfulness in missions do not arise from having enough to serve—but *from having enough of Christ to serve Him enough*.

The account of the poor widow in Luke 21:1–4 underscores that generosity and worship flow not from abundance but from a relational knowledge of and trust in God’s care. In missiological studies, gift-economies may refer to systems where goods, services, and resources are exchanged primarily to strengthen relationships rather than for profit. Research on such economies within early Christian communities affirms that giving out of lack cultivates deeper koinonia—shared life and mutual interdependence—than giving from surplus (Fredriksen 2008). Spiritual disciplines are often abundant in communities and economies that have little financial wealth to offer the global church. These scriptures, one could argue, point to the idea of equitable sharing of resources and deep, reflective contentment in frontline missions.

A Paradigm of Equity, not Equality

If we are to model a Christ-centered missiological movement that models scripture and prays for a Koinonia Economy, we must push not for equality but for equity in the supply of financial resources for frontline missions. While equality insists on identical treatment, equity addresses differing needs and gifts among believers (Waters 2017).

Unlike modern economic models obsessed with equality (sameness), the equity of the Koinonia Economy is the idea that each member gives and receives according to grace and capacity (2 Cor. 8:13–15). The reality is that financial and economic disparities will likely persist between regions, and these disparities are also reflected in missions.

But Scripture does not view lack as disqualifying, rather, it presents it as a space where faith is refined and God's provision magnified. I contend that Koinoconomics is an ideal reframing of how we view and practice giving, rooted in deep fellowship and relationship. Where this has failed, it is only because both the giver and the receiver lacked a Koinoconomy perspective.

If we view God's mission with the lens of Koinoconomics, we would reject ideas such as dependency theory, which often perpetuates hierarchical aid structures, and instead understand that in God's economy and body there is mutuality; givers also receive spiritual vitality from those they serve and bless (Myers 2011), for it is more blessed to give than to receive (Acts 20:35). As Dietrich Bonhoeffer poignantly observed in, *Letters and Papers from Prison*, "The Church is the Church only when it exists for others... not dominating, but helping and serving" (Bonhoeffer 2010).

In a Koinonia Economy, a paradigm of equity – rather than mere equality – in supporting frontline missions, disparities in wealth become realms for mutual interdependence: those with fewer material resources exercise faith and spiritual contentment, while those with more leverage their gifts for the enrichment of the whole body. Paul's own example, content in every circumstance yet passionately providing for the Philippian church (2 Cor. 12:14–18), models how frontline missionaries can embrace lack as a spiritual discipline without becoming a burden, trusting in God's provision and the fellowship of believers.

In this divine economy, those who lack are called not to despair, but to deepen their dependence on God. They are encouraged to embrace contentment, not resignation, as a spiritual discipline. Paul's contentment was not rooted in having enough; it was grounded in knowing Christ as sufficient: "So I will very gladly spend for you everything I have and expend myself as well" (2 Cor. 12:15). His posture was one of joyful sacrifice, even in limitation.

For missionaries in under-resourced contexts, this becomes a powerful truth. The absence of external funding or infrastructure is not necessarily a sign of divine neglect, nor is it a justification for striving after provision at all costs. There is a subtle danger: in our zeal to fulfill the Great Commission, we may inadvertently replace trust in God with trust in wealth, logistics, or international support systems. What begins as passion for the lost may shift into anxiety over budgets, grants, and outcomes.

The Koinonia Economy reminds us that contentment **is not found in the success of missions, but in the sufficiency of Christ**. Our joy and worth are not derived from what we do or give, nor from how much support we receive or send, but from him who calls and sustains. Missionaries with little and donors with much are equally called to rest in the Lord as their source. For those with wealth, generosity must flow not from a place of superiority or emotional relief, but from a posture of worship. Giving is not virtuous because it is generous, but because it reflects the heart of God. For those with little, receiving must not be framed as failure, but as participation in divine provision. In both directions, the Koinonia Economy invites us into a holy tension, to do what we can, to give what we have, and to rest in what He provides.

In the Koinonia Economy, contentment is both a spiritual discipline and a missiological strategy: it frees missionaries to depend on God rather than systems, and it invites the global church into genuine fellowship that transcends economic disparity. By embracing lack as an arena of divine provision, and by practicing equity in resource sharing, the body of Christ models kingdom interdependence, where every part, whether affluent or needy, contributes to the flourishing of the whole. In the end, the Great Commission will be fulfilled not because we were adequately funded, but because God's Spirit is at work through a church deeply surrendered. And whether with plenty or in want, **our greatest testimony is not how much we gave or accomplished, but how deeply we trusted, worshipped, and remained content in Christ alone; because with or without our wealth or lack, His glory will be heard among the nations.**

Challenges to Koinoconomy

Although the idea of *Koinoconomy* sounds inspiring in theory, it can also be met with confusion or skepticism, especially in frontline missional work. I do not ignore the fact that this concept, though theologically grounded, may at times seem idealistic, or even a kind of theological *romanticism*. While it invites practical application, Koinoconomy remains profoundly challenging to implement in any visible or sustained form in missions today. Yet, the heart of the argument is not about Koinoconomy's flawless execution, but about its recognition, understanding, and faithful expression, even in fragmented or imperfect forms, whether at the macro level of global missional partnerships or the micro level of local church support and fellowship (Acts 2:42–47; 2 Cor. 8:1–15). In that regard, I would like to look at some tensions or challenges of Koinoconomy, and possible answers to them.

One challenge lies in the tension Jesus himself highlighted: “*They are not of the world, just as I am not of the world*” (John 17:16). The economic systems we navigate daily, both macro- and microeconomics, govern how resources flow. Currency still remains the dominant language of global engagement, and the reality of earthly systems presses against the spiritual logic of divine economy. When we attempt to practice a form of Koinoconomy that encompasses both tangible and intangible resources, financial support, time, encouragement, wisdom, and hospitality, we encounter friction with systems that reward individualism and self-preservation.

Furthermore, the existence of nation-states, borders, and citizenships cannot be ignored. People are often defined and confined by where they live, work, and vote. God is not blind to geography. He placed people within borders (Acts 17:26), but the purpose was that “*they would seek him and perhaps reach out for him and find him*” (Acts 17:27). Thus, geography is not a limitation, but a context, one in which God intends his people to seek and reflect his kingdom which transcends borders.

Koinoconomy is, at its heart, a vision of the kingdom of God, a kingdom where resources are shared (Acts 4:32–35), where no one is in need, and where love is tangible. It asks difficult but urgent questions: Can the next frontier of global missions be marked not just by sending, but by *sharing*? Not only finances, but skills, people, knowledge, relationships, and care? Can we imagine a world in which the sending church and the receiving church no longer exist as categories, but as one global *ekklesia*—unified in purpose and interdependent in function?⁴

Yet, the paradox of Koinoconomy is this: while it envisions a global economy of grace, the actual work remains grounded in the local. It is at the shopfronts of daily missions and the frontline efforts of unnamed brothers and sisters that the macro-vision of Koinoconomy becomes visible. Missionaries are not only sent from the West, nor supported only by large denominations or foundations. Many now serve and give from the Global South, blurring the lines of dependency and agency. The body is many parts (1 Cor. 12:12–27), and if one part suffers, the whole suffers, so too, if one part rejoices, all should share in that joy.

Koinoconomy may not yet be fully realized, but its seeds are already sown in acts of generosity, collaboration, and fellowship across continents and cultures. As we reflect on this theology, we must ask not just what the Global South lacks, but what it brings. The wealth of the church is not in its coffers but in its Christlikeness, and until we recognize every contribution—visible and invisible—as currency in God’s economy, we risk forming an incomplete picture of his church. That picture is not American, African, or Asian. It is not financial, ethnic, or institutional. It is the image of Christ, formed in us and among us. Having explored the theological foundations of the Koinonia Economy, we now turn to a concrete expression of this principle in action, as well as lessons learned from its distortion.

4 “Ekklesia” is the Greek word which is often translated as “church.”

Case Study #1: The Koinoconomy at Work in Frontline Missions in Sub-Saharan Africa

One compelling example of Koinoconomy is the philanthropic work of Outpouring to the Nations (OTTN), which has strategically supported three mission agencies and over thirty denominations across Africa. Through this partnership, more than 400 Christian professionals have been trained via the Empowered WaveMaker (EWM) program in Ghana and in South Sudanese refugee camps in Uganda, equipping them as disciple-makers in diverse spheres of society. Meanwhile, the Air Campaign Teams (ACTs) have reached over 100,000 people with the gospel through coordinated audio-visual outreach, open-air evangelism, and mobile discipleship tools in underserved and hard-to-reach communities. Thousands have heard the message of Christ, and hundreds are now being disciplined and integrated into local fellowships.

What makes this a particularly clear embodiment of the Koinonia Economy is the source and posture of the support. The businessman at the center of this movement is neither Ghanaian, Ugandan, nor Western. He is from a neighboring West African country and has, over the past decade, invested sacrificially in missions far beyond his national borders. His wealth—built through African markets yet strengthened by global networks—has been deliberately stewarded to advance the gospel in the Sahel and other strategic regions. Importantly, he does not frame his contribution as charity flowing from the “wealthy” to the “needy,” but as an expression of interdependence within the body of Christ.

This is not a donor-beneficiary arrangement but a shared apostolic endeavor. The businessman brings what might be termed “kingship” resources – economic capacity, networks, and logistical support – while frontline missionaries bring “apostolic” resources – cultural fluency, contextual ministry expertise, and local presence. In this synergy, no one is diminished as a dependent, nor exalted as the sole provider. Instead, each part supplies what the other lacks (1 Cor. 12:21–26), creating a

living example of the Koinonia Economy: resources flowing freely across borders in response to kingdom needs, not by obligation, but through Spirit-led love and mutual trust.

Case Study #2: When the Koinonia Economy Breaks—Patronage and Power in North Africa

While the Koinonia Economy envisions Spirit-led, relationally rooted generosity within the body of Christ, its distortion under cultural and cross-cultural pressures can lead to breakdown and dysfunction. A sobering example comes from North Africa, where years of mission work have been marred by the entanglement of local patron-client norms and foreign funding models.

This account is based on second-hand information; this writer does not have firsthand nuance or a full understanding of the broader picture and acknowledges that important details may be missing. Nevertheless, it illustrates how resource sharing that lacks a posture of mutuality, cultural respect, and sensitivity can lead to the all-too-familiar pitfalls of Western-led support in frontline missions.

A veteran worker with decades of experience in the region describes how foreign financial support, often given with sincere intentions, has unintentionally undermined local church authority. In several instances, promising leaders, once identified and discipled, were drawn into dependency systems where allegiance shifted from the fellowship of believers to the source of funding. Financial loyalty began to eclipse spiritual accountability.

Western organizations, unaware of the deeply ingrained social structures of patronage, sometimes bypassed church oversight entirely, channeling resources directly to individuals. This direct sponsorship, though efficient on paper, had unintended spiritual consequences: it fostered competition, fueled jealousy among leaders, and sowed mistrust within congregations. The perception spread that foreign Christians

were “buying” converts or influence, reinforcing existing suspicions about outside interference.

Instead of producing self-sustaining, mutually accountable communities of faith, these dynamics fragmented churches and stunted the growth of indigenous leadership. What emerged was not a fellowship of shared resources anchored in love, but a transactional system riddled with power imbalances and unmet expectations; a distorted reflection of biblical partnership.

This is not the Koinonia Economy; it is its broken mirror. Where the Koinonia Economy thrives on mutuality, trust, and shared ownership of the mission, this system reduced ministry to a flow of resources that reinforced dependency and centralized power in the hands of the giver.

The case underscores the urgent need for:

1. deep contextual awareness of the socio-cultural realities that shape local understandings of giving and receiving;
2. biblical teaching on stewardship and mutuality, grounding believers in kingdom economics rather than cultural defaults; and
3. cross-cultural humility that resists the urge to control outcomes and instead releases local churches to flourish in their own God-given authority, vision, and voice.

Conclusion

In the Koinonia Economy, economic disparities become opportunities for mutual interdependence: those with fewer resources model faith and contentment, while those with abundance steward their gifts for the good of the whole body. This is equity, not uniformity: addressing differing needs and capacities rather than enforcing sameness.

The West’s economic power is thus not dominance but a resource to be stewarded in solidarity and service, rejecting dependency theory’s hierarchies in favor of mutuality, where givers also receive spiritual

vitality. Such mutuality echoes 2 Corinthians 8:13–15, where giving flows from grace and need, not mandate. Paul's own life, content in every circumstance yet committed to serving the churches, models how missionaries can embrace lack without becoming burdens, trusting God's provision and the fellowship of believers.

The Great Commission will be fulfilled not by budgets or programs, but by the Spirit at work in a church surrendered to Christ; whether in plenty or want, our deepest witness is found in trust, worship, and contentment in Him alone.

Questions for Conversation

1. What is the most significant insight you gleaned from this article, and what is the most important question this article raised for you?
2. The author argues that, "To reach the unreached and fulfill the Great Commission, the global church and by extension frontline missions must reimagine the frameworks for mobilizing and redistributing material, logistical, and economic resources in God-honoring ways." Do you agree? Why or why not?
3. What economic inequities do you observe in your context? When the indigenous church is planted, how would you envision healthy resource sharing, locally and globally?

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

Interview by S.T. Antonio

S.T. Antonio (pseudonym), editor-in-chief of Seedbed, participates in the Great Commission in the Middle East alongside his wife through training, disciple-making, and research & writing. He is a graduate of Biola University and a perpetual member of its Torrey Honors College, and he holds MDiv and ThM degrees from Trinity Evangelical Divinity School. Antonio is author of Insider Church: Ekklesia and the Insider Paradigm (2020, William Carey Publishers).

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?

Multiplication in the Marketplace: Using Business as a Platform to Change Lives and Spread the Gospel

By Jonathan Nolan

Jonathan Nolan (pseudonym) is Dutch and serves as the International Business Director and International Leadership team member of All Nations where he helps disciple makers become self-sustainable and reach the unreached through business. Since 2009, he has started and grown multiple businesses, most of them in online marketing, e-commerce and sales in The Netherlands, Spain and the USA. Besides this, he trains and coaches disciple makers across the world to make disciples and plant churches and see church planting movements ignite among the neglected peoples of the earth

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“This week, my friend, who owns a hotel, came to me and said, ‘I want to follow Jesus!’ I asked him what brought his friend this decision. He answered, ‘Because I see how you are treating your employees and conducting your barbershop.’” This is George, one of our Kenyan church-business planters. He had been talking about Jesus and telling his friend Jesus stories for some time, and now the friend had given his life to the Lord. This is one of the many examples we have seen where the spread of the gospel advances through the marketplace.

In this article, I will share how we use business to make disciples and plant churches among the unreached. I will talk about the challenges we have encountered in church-planting and disciple-making movements, and how we have helped church planters to become self-sustainable and plant

businesses to reach the unreached. I will discuss the biblical foundation, challenges we face in the process, and how we overcome these challenges.

Financial Obstacles for Church Planting Movements

In conversations and encounters with local church planters who work among the unreached in Africa, Asia, and the Middle East, we have seen three basic challenges faced by church-planting and disciple-making movements.

1. Workers are not self-sustainable.

We did a survey in 2012 among our local church planters, asking about the challenges the church planters faced; 90% said there was a problem with finances. It was hard for church planters to put food on the table, send children to school, have money for travel, *and* to do ministry. Most of these leaders are planting churches among the unreached and work in very difficult places. There are few jobs in these difficult places, and if they did take a job, it would take a lot of time, leaving almost no time to do ministry. The church planters have to have a way of supporting themselves.

2. Difficulty in accessing places in the 10-40 window.

Many places in the 10-40 window are resistant and hostile to the gospel. In some of these places, anti-conversion laws make traditional ministry difficult. Conditions in these places can be harsh with significant poverty. It is challenging to come and live among the people and to share the gospel openly.

3. Challenges with outside funding and the traditional way of sending missionaries.

In our experience, a lot of church-planting movements rely on outside funding for daily living and ministry expenses for first and some sec-

ond-generation leaders. When the outside funding falls away, key leaders have a tough time supporting themselves. Sometimes movements stop or slow down because of it. Also, connecting to outsiders for funding is difficult for many local church planters; they don't have the connections to do so.

These obstacles – each related to financial resources – hinder the progress of the gospel and the multiplying of disciples and churches in movements. They also set the stage for an approach that I believe helps address these challenges and lead toward greater progress for the kingdom of God among the unreached.

Bridging the Gap through Kingdom Business

In order to overcome the above challenges, we at Business for Movements have trained more than 6000 church planters and disciple makers and helped them launch and grow around 900 kingdom businesses. This helps them connect with the people they want to reach and become self-sustainable at the same time. In the following section, I explain the biblical foundations of using the marketplace to share the gospel.

Biblical Framework

Our work has significance. God gave Adam and Eve the assignment to go into the world and subdue it, that is, to work in it (Gen 1:26-28). The Hebrew word *avodah* has three different possible meanings when translated into English; it can mean “work, worship or serving.” The interconnectedness of these meanings in the original language points to something that is not obvious to English speakers. If we do business as unto the Lord, it should be as an act of worship to Him as well. This Old Testament idea is supported in the New Testament as well, such as in Col. 3:17, 23: “And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him

Whatever you do, work heartily, as for the Lord and not for men.” Some people I know have called this concept, “work-ship.”

A most natural place for “work-ship” to touch unbelievers is in the midst of the normal marketplace, where people and ideas rub against each other, allowing the beautiful light of the glory of God, in the face of Christ, to shine from our hearts into that of unbelievers (2 Cor. 4:6). By “marketplace,” I mean the place where people buy and sell goods, engage in business, and interact socially. It is a place of economic activity, relational influence, and spiritual opportunity where believers are called to steward resources, live out their faith, and advance the kingdom of God.

In Matthew 28:18–20, Jesus calls us to go into the whole world and make disciples of all the nations. The people of these very nations are the same ones which Christians could regularly spend time with in the marketplace. When you look at Jesus, we see he spent most of his time in the public, “business” world – what I am calling the marketplace. Before he started his public ministry, he did carpentry (Mark 6:3).

During his public ministry, Jesus had 132 public appearances, 122 of which were in the marketplace (as defined above). Also, of the 54 parables Jesus taught, 45 of them had a marketplace context. Jesus was bringing the word and the power of the kingdom of God IN the marketplace.

The ministry of Jesus was quite naturally in and around the markets of Israel on a regular basis, since these bazaars were part of his everyday life, but Scripture also contains some more direct examples of what I am calling “marketplace ministry.” One remarkable example is Lydia, a seller of purple cloth in Philippi. Her business success allowed her to host Paul and his companions, providing a base for ministry. Through her hospitality, her household became believers (Acts 16:14–15).

In addition, Paul’s use of business as a platform for ministry is a compelling example of integrating faith with real, physical work. There is some debate as to what exactly Luke meant when he called Paul a “tentmaker” (Acts 18:3). Was it making actual tents from wool and/or

leather, or leatherwork in general? The difference matters little, since both were hard physical labor, and both were quite portable which allowed him to move around the Roman world without suspicion. More importantly, both allowed Paul to support himself financially while spreading the gospel, ensuring he was not a burden to those he ministered to (Acts 18:1-3). This approach allowed him to demonstrate integrity, diligence, and humility, which bolstered his message (1 Corinthians 9; 1 Thess. 1:9-12).

In Thessalonica, Paul worked tirelessly to support himself while preaching. He reminded the Thessalonians, “You yourselves know how you ought to follow our example. We were not idle when we were with you On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you” (2 Thess. 3:7-8). His example reinforced his message, showing that the gospel brings transformation not only in words but also in work ethic and lifestyle.

In Ephesus, Paul taught daily in the lecture hall of Tyrannus for two years (Acts 19:9-10). The Western text (an ancient manuscript on which the King James translation is based) includes an additional line that says Paul would be there and teach from eleven in the morning until four in the afternoon. This is quite plausible, given that midday hours are the hottest of the day, when people would escape the sun; Paul may have worked in the morning hours as well as later in the afternoon, making tents (Acts 20:35). His business likely facilitated connections with both Jews and Gentiles in the bustling commercial hub, enabling the word of the Lord to spread widely throughout Asia Minor.

Paul’s dual role as a tentmaker and evangelist exemplifies how business can be a strategic entry point for disciple-making, integrating work and ministry to glorify God and advance His kingdom. With this biblical framework in mind, I now turn to outline our approach to multiplying kingdom businesses for sustainable disciple-making and church-planting movements.

Business for Movements

The Business for Movements strategy helps church planters start kingdom businesses to reach the unreached. The strategy follows a



five-day consultation called Pioneer Business Planting. The goal is to extend the reach of the gospel while creating financial sustainability for church planters and other leaders/believers. The intended outcome of the consultation is a viable, legitimate business that provides a product or service that does not currently exist in the region in order to serve the local community through meeting physical, social, and spiritual needs without competing with other local businesses, thus being a light simply by adding value through the business.

Each consultation is customized to the needs of the participants through facilitating conversation, active listening, storytelling, and hands-on experiential learning through activity-based exercises. The consultation is very interactive with an emphasis on experience-based learning (games and activities) and storytelling (graphic curriculum).

The first two days focus on fundamental mindsets, such as:

1. God is the owner of our business; we are his stewards
2. Work is worship
3. The sacred/secular divide
4. How to use business as a means to extend the gospel.

The last three days are focused on the following key topics:

1. The process of business planting
2. How to find a good business idea
3. Leadership
4. Problem-solving skills
5. How to write a business plan
6. Funding
7. Ethics in business
8. Customers
9. Marketing
10. Budgeting and many more elements of starting a business.

After the consultation, the students are able to develop and write business plans, now having the tools and knowledge to start a business. For example, one team reached a community of religious extremists. How? By starting a barbershop in the area which did not yet have one and which the people wanted.

After the Pioneer Business Planting Consultation, the participants start researching their communities. Through regular one-on-one and group coaching meetings, an experienced coach will help the

participants develop their Business Model Canvas, business budget, business plan and church-planting plan. This coach also encourages and gives timely advice on how to start and grow the business and their network of churches.

Once the business plan has been tested and found viable, the next phase is raising the capital to start. We encourage people to find funds locally through a bank, micro-finance institutions, a savings group, personal savings, loans from friends and family, etc. We also set up local Faith Funds to start the businesses.

Faith Funds

A Faith Fund is a local or regional fund that is locally governed by a team of church planters, pastors and seasoned businessmen or women. The people on the governance team are picked carefully based on character and experience, as they are responsible for managing, stewarding and multiplying the funds.

The money in the fund will be used to give out loans to start kingdom businesses. These loans will be paid back, with interest, by which the fund grows and more businesses will be started. The money is NOT intended for ministry purposes. These are the requirements for the businesses in which the the Faith Funds invest:

1. The business should be locally led.
2. The business helps spread the reach of the gospel and the planting of churches.
3. There is a written business plan in place, including a budget that proves it to be viable.

To fund these businesses, we start small. People need to save at least 10% of the money they want to borrow.

The governance teams of the Faith Funds are coached and mentored by a global team of mature businesspeople and church planters. The participants start the business, and our team provides ongoing business

coaching. Generally, we coach people 6 months to a year in regular one-on-one and group coaching sessions, both online and with visits on the ground to see the businesses. If and when the business grows, new products and services can be added. In other cases, it is best to start new, different businesses in that area to reach the unreached.

Besides the Pioneer Business Planting training, we also conduct Disciple Making Movement trainings for five days, where we teach people to share their faith, find people of peace, make disciples and multiply new house churches. In the locations where we work, we generally do both Pioneer Business Planting trainings and Disciple Making Movement trainings.

Overcoming Challenges to Integrating Work with Ministry

One of the greatest challenges local church planters face when starting a kingdom business is the perception that they will not have enough time to do ministry. This mindset often stems from the “sacred-secular” divide, which is the belief that work and ministry are separate rather than intertwined. However, the Bible presents a **holistic view where work and ministry seamlessly coexist**, each reinforcing the other (Colossians 3:23-24).

For example, as mentioned above, Paul supported himself financially through tentmaking while actively preaching and planting churches (Acts 18:3). Paul uses himself as an example of not being a burden to the churches (1 Thess. 2:9, 2 Thess. 3:8). He didn’t see manual labor as beneath his calling – it was an integrated part of his mission. Acts 18 describes Aquila and Priscilla as tentmakers, but also as powerful ministry leaders who taught Apollos more accurately about Jesus (Acts 18:26). They combined business ownership with deep theological impact in the early church. We see the same with Bezalel and Oholiab: God filled them with his Spirit for skilled work in building the tabernacle. Their craftsmanship is described as Spirit-empowered ministry (Exodus 31:1-5).

Work with one's hands can be as sacred as preaching the Word when done for God's purposes.

The business IS the ministry. When done to glorify God, it will bring Him worship. Through business, businesspeople/church planters can encounter people they would normally never encounter. One of our church planters told me: "Since I am running a kingdom business, I have met more people in 3 years than the 15 years before when I was a pastor."

Importantly, **doing business as a team**, rather than as a solo effort, can lighten the load and allow for greater focus on ministry, as the responsibility and opportunities are shared among partners. In our work, we see many husbands and wives work together in their businesses. Offering their separate giftings and talents, they each contribute to the business. For example, a church planter couple from an African country run a bakery. She handles the finances and he goes out to talk to the customers.

Additionally, it's crucial to recognize that **not every business fits every person**. Choosing the right business is like sowing a seed in good soil—it requires prayer, wisdom, and understanding of one's gifts, calling, and the local context (Matt. 13:8). A poorly-matched business can drain energy and distract from ministry, but a well-suited enterprise can flourish and multiply both spiritual and economic impact. To find a good business idea, we challenge the people to find the overlap between these 3 options:

1. **Market research** – We invite people to go out into the community and ask the question: What product or service would you like to have that is not available here? This question helps to see if there is a demand for the product or service.
2. **Giftings** – Considering the giftings, talents and experiences a person has.
3. **Resources** – Look for the resources that are already available. Most people want to start a business that requires a lot of capital to start. Unfortunately, if you don't have access to this, it can be demotivating. It's better to start with another business that requires less capital

to start. For example, one participant in our training wanted to start a spices shop. To get started, he wanted to buy spices in bulk and rent out a shop. This required a lot of capital to get started. We encouraged him to go to restaurants and ask what kind of spices they wanted. From there he could buy small amounts of spices, sell to these restaurants and test if the business would work without having to invest a lot of money. If the business did well, he could reinvest and scale up the business.

By embracing a kingdom perspective, church planters can see their business not as competition for their ministry time but as an integral part of God's work, where the sacred and the secular beautifully merge. A final story provides a concrete picture of what this looks like in action.

From Homeless to Transforming Communities: Gibson's Journey of Faith, Business, and Impact

After losing his father and being rejected by his stepfather, Gibson from Malawi became homeless with only a set of clothes. But when Christians took him in, everything changed. He found hope in Jesus, igniting a passion to not only share the gospel but to empower others through economic renewal.

Starting with a borrowed shaving machine, Gibson opened a barber shop, hiring someone to work while he focused on spreading the gospel. This balance of business and ministry grew into a lifelong calling. Through church-planting training in Capetown, South Africa, Gibson and his wife saw lives transformed, including a barren woman conceiving after prayer. Returning to Malawi, they established Multiply, a printing business that became the foundation for their growing ventures.

Today, Gibson operates several businesses that serve as pillars of transformation for his community:

1. **Printing Business (Multiply)** – supports schools with printing exams, CVs, and stationery. It provides jobs and skill-building opportunities for youth.
2. **Grocery Shop** – supplies affordable essentials, ensuring families can access daily necessities.
3. **Truck Business** – transports goods, creating reliable logistics for local businesses and farmers.
4. **Mango Business** – employs seasonal workers during harvests, helping families earn extra income.
5. **Goat Farming** – offers opportunities for breeding and selling livestock, teaching sustainable practices.
6. **Rental Properties** – provides safe, affordable housing for families, allowing them to redirect savings toward school fees and food.

The effect on the community has been profound. Parents can now afford to send their children to school and buy nutritious food, thanks to job opportunities created by Gibson's businesses. Families learn the value of saving, budgeting, and investing, changing generational mindsets about poverty and dependence.

Gibson also trains others through Pioneer Business Planting (PBP), teaching sustainable entrepreneurship grounded in faith. One trainee started a restaurant and grocery store, which now supports his family and discipled others. Another, a former imam, came to faith through Gibson's mentoring and now shares the gospel within his community.

With over 100 house churches planted, Gibson's vision is thriving. His businesses are not just income sources but platforms for discipleship, mentorship, and community transformation. For example, Gibson has a manager Assan for his printing business. Assan was a former Muslim, but through conversations and prayer he came to Christ. Gibson gave him a job but also discipled Assan by giving advice about marriage and his family. Now Assan is Christ's light in the print shop. He shares his faith with people that come into the shop.

By integrating faith and entrepreneurship, Gibson is helping families break free from poverty, instilling hope, and creating lasting impact in Malawi. This is more than a personal journey – it is the multiplication of hope, faith, and opportunity, one family and one community at a time. Can you imagine a world of not just one “Gibson” but thousands throughout the world’s most unreached peoples?

Conclusion

Integrating business with church planting is not only biblically grounded, it is also practically effective in reaching the unreached. Traditional models often leave church planters financially dependent and restricted in access, especially in resistant regions. With the Business for Movements (B4M) approach, we equip local leaders to launch sustainable, kingdom businesses that provide financial stability and open doors for making disciples and planting churches where traditional ministry is not possible.

The biblical foundation is clear: from Jesus’ presence in the marketplace to Paul’s tentmaking and Lydia’s hospitality, work and ministry were never separate. There is no sacred-secular divide. Modern day practitioners, like Gibson in Malawi, reflect this same integration—demonstrating that business can transform entire communities both spiritually and economically.

Through the Pioneer Business Planting consultation, ongoing coaching, and Faith Funds, church planters are empowered to serve their communities with excellence, share the gospel through everyday interactions, and multiply disciples and churches. The marketplace becomes a mission field; the business becomes the ministry.

The vision is compelling: thousands of local believers, just like Gibson, living out their faith through business—bringing hope, dignity, and the gospel to the most unreached corners of the world. This is multiplication from the ground up—sustainable, scalable, and Spirit-led.

Questions for Conversation

1. What specific challenges in frontier church planting do kingdom businesses help address? What kind of kingdom businesses could open doors in your own context?
2. Reflect on the author's biblical reflections on work and kingdom business. Which are the most helpful insights? What additional thoughts, or pushback, do you have?
3. What are the obstacles to starting kingdom businesses in your community? What new ideas does this article stimulate for you which might be applicable in your context?

Wise Use of Funding in Movement Efforts

By Neil Van Hyderstadt, with contributions from a network of global movement leaders and practitioners

Neil Van Hyderstadt (pseudonym) currently resides in the MENA region where he focuses on an expansion of movements across the region. Since the late 1990s, the Lord has taken him to over 30 countries and has given him the incredible privilege of working with remarkable brothers and sisters whom God is using to do amazing movement work in the world today.



I first became involved in movement work in the late nineties. At that time, I had never even heard of a “church-planting movement.” I was working in an Asian country and just wanted to see the same transformation that happened in me and my family happen throughout the entire country. My vision was a bit simple. I saw that Paul traveled and seemed to start multiplying networks of churches in many locations. I wanted to see the same thing happen.

I was fortunate to come alongside of and co-labor with amazing local brothers and sisters. We saw hundreds of new churches start and thousands of new disciples made. It was an incredible journey. But the story was much more complicated than that. Deaths. Persecutions. Hardships. Spiritual resistance. Disciple making challenges. And more. One area that consistently seemed to cause difficulty was, surprisingly, money—and often specifically, outside funding. I was consistently left pondering how something with such good intent could so often cause problems.

After it became clear that my residency in that country was concluding, I briefly returned to my passport country, and there I first heard the term “Church-Planting Movements.” I remember reading

Garrison's seminal work on movements. It was so encouraging, but he too had seen the frequently problematic nature of money. I read Jonathan Bonk's hard-hitting book, *Missions and Money*. My heart was crushed by some of the stories he shared. These and other readings, combined with my own first-hand experiences, gave me great caution regarding the use of funding in movement efforts. I saw that even when donors are well-intentioned and funds are being handled by godly men or women, there is still a long history of money causing problems. However, despite these troublesome realities, certain types of funding, at the right time, have seemed to assist movement work, particularly advanced/mature movement work.

Thus, I began a multi-year journey of trying to answer the question, "What are wise ways to use funding in movement efforts?" Over these years, I gained more firsthand experiences from multiple countries and collected field experiences from outsider- and insider-movement catalysts and leaders. Finally, after years, I approached a few respected colleagues asking them if they would be willing to compile or write a practical, field-level, practitioner-focused document on the best practices regarding funding in movements. While no one agreed, more than one of them challenged me to the task.

So, over the next three years, I met with leaders and practitioners from across four continents. Their experience covered work across nearly 100 countries. I talked with Western leaders and global South leaders who collectively had more than 20 million new disciples within their movements. Most conversations were face to face. From these meetings, I looked for common points and themes and began to craft and cobble together an emerging list of principles, helpful practices, and not-so-helpful practices. Eventually, I held two workshops on the topic at regional movement gatherings where I collected even more data and stories. As this document began to further develop, I was able to send drafts to other practitioners and leaders around the world and get them

to add their insights. In total, the underlying document that has become this article went through close to thirty different revisions.

While this topic could easily be examined in much more depth, my goal was instead to compile a practical, succinct, accessible, and straightforward list of principles, helpful practices, and not-so-helpful practices regarding the use of funding in movement efforts for *movement practitioners*. This document is specifically for those in the earlier stages of movement work. For those in more advanced or mature stages of a movement, they will have already needed to learn many of these principles in order to reach that stage of growth.

In this article, I have grouped these principles and practices into the following five major categories:

1. Foundational principles that should always be kept in mind regarding funding situations.
2. Funding practices that are generally inefficient.
3. Funding practices that have frequently caused problems.
4. Funding practices that have been used fruitfully by movements.
5. Other helpful principles and practices related to movement funding.

Six Foundational Principles Related to Funding Movement Work

1. Be cautious.

Many successful movement practitioners, both outsiders and locals, have learned to be cautious with the use of money. Funding can often have unintended, negative consequences. Even with the greatest of intentions, funding has often created more harm than good and set bad precedents in the process.

2. Core movement work is significantly built on an unfunded model.

Fundamentally, most frontline movement growth needs to be built on an unfunded model. That means that discovery group leaders and house church leaders are not funded, and people hearing about Jesus and the Bible are hearing from unfunded, common believers (there are rare exceptions). By creating a growth model that all believers can participate in, this amplifies the growth of a movement.

3. Avoid creating a model or mindset that only funded people do ministry.

Do not fund/pay for what every believer is expected to do. When people get paid for this, it can make non-funded people think, "I can't do [this kingdom task], because I don't have a salary/expense account." If this mindset gets created, it will greatly limit the speed and quantity of disciple making. Thus, we should diligently seek to avoid funding that creates, even unintentionally, a precedent or model of a "paid professional" class of believers who are the ones expected to do most of the work.

4. Movements usually do need some funding.

Nearly all movements do eventually need some forms of reliable ongoing finances as well as some occasional time-limited or seed funding. More details will be shared later, but for now it is important to know that movements do need money, and when funding is used wisely and at the right time, it can help with movement growth.

5. Local funding can help the health and sustainability of movement work.

Local funding often has a positive impact on movement growth. It increases local ownership, commitment, and sustainability. It also helps support the personal spiritual growth of those giving. Additionally, local

funding can proportionally keep increasing as a movement grows. By contrast, movement fruit/work can usually outgrow available outside funds. Thus, local funding should be encouraged.

6. Avoid bypassing or undermining local ownership, initiative, or contribution.

If an idea for a project originates from the outside, is funded only by outsiders, is overseen by outsiders, is based on what the outsider thinks the local people need, and does not include local input, then there is a high likelihood that it will not be a good use of funding. In great contrast though, if fruitful local leaders of a strong and healthy movement have created their own initiative to expand into a new location and local believers are already sacrificially contributing to the effort, then partnering with such initiative has a much higher chance of being fruitful. In short, when outside funding is used, it should be used to support or accelerate fruitful local initiative or capacity, not bypass it, or be used in a way that creates dependency or undermines local ownership and local giving.

Two Funding Practices That Are Generally Inefficient

1. Funding with the Hope that People Become Fruitful

Paying/compensating people with the hope that they become fruitful is not a very fruitful practice. Most newly trained people do not go on to become highly fruitful movement practitioners. Thus, funding people with the hope that some will become fruitful movement leaders or practitioners is generally considered an inefficient use of funds. It is a significant expense for a limited return.

2. Expensive Training Models

Expensive training models are usually not sustainable, scalable, or reproducible and should be avoided. If you are paying for trainees to

come and participate in a training, there is a good chance your model is not sustainable or reproducible—at least not to the scale needed for movements. This is particularly true for early-stage, introductory movement training. Typically, more than 95% of participants from such training will not go on to become committed movement practitioners, so immediately 95% of the funding is not fruitful. By contrast, training should generally be low-cost to no-cost and be as localized as possible.

Eight Funding Practices That Have Frequently Caused Problems

1. Micromanagement by Donors of Local Leaders' Use of Funds

When partnering with proven, fruitful, local movement workers, outside donors need to avoid micromanaging the use of funds. Such leaders are generally able to use money much more effectively than if that funding were directed from the outside. Also, the micromanaging of finances is time-consuming for all involved.

2. Funding Too Early

Starting funding too early can be problematic. For example, paying first or second generation leaders when there are only two to three generations of churches is generally too early. This quickly creates a funded model for churches and leadership. Future growth is likely to stagnate and will usually be limited to those receiving funding. Breaking that model becomes exceedingly difficult and seeing deep multi-generational growth will not be likely. Thus, early funding that creates a funded model of leadership or churches should be avoided.

3. Funding Too Late

Providing funding too late can also be problematic. When an emerging movement clearly needs money to help continue to expand, then there is no reason to delay seeking it. A lack of needed funding can slow progress.

4. Giving More Than Is Helpful

When funding is given, it is possible to give too much. A donor should be cautious to not let their excess or generosity undermine local ownership or initiative or create unsustainable models or unhelpful local perceptions.

5. Having a Narrow or Restrictive View of the Sources of Funding

A limited view of where finances can come from can create problems. If money is only seen to be available from outsiders (like from the West for example), this can lead to problems such as dependency, paternalism, or even inaction. Also, outside funding is often the most unstable. By contrast, funds can come from many sources and always ultimately from God. Common sources include:

- Locally generated income (from local employment, work, business, income-generating projects)
- Contributions or giving from local believers
- Micro-loan projects (revolving funds)
- Donations from outsiders (non-Western)
- Donations from outsiders (Western)
- Funding via grants or partnerships with local or state governments
- Funding via grants or partnerships with NGOs or INGOs

6. Funding Contingent on (Reports of) Growth

Funding that is contingent on continued numerical growth incentivizes inflated reporting. Some movement efforts around the world have discovered that this was being done as a means of securing ongoing or expanded funding. This is not an easy situation to solve. Funding, especially ongoing funding, without any results is probably not wise. Similarly, constant suspicion in a funding partnership is also not healthy. Anyone involved in giving that is performance or review based, needs to be very aware of this dynamic and must have a clear and transparent plan to avoid potential downfalls.

7. Requiring Reports to Reimburse for Expenses

Similarly, when expense reports must be submitted for reimbursement, it can unintentionally create a system that incentivizes inflated expense reporting. Again, it is best to avoid systems that incentivize such reporting. Some fruitful practitioners have found that it is better to use third-party or publicly available reference costs instead of requiring reported expenses. So, for example, if it is known that a typical trip to a city costs “X,” then that amount should be given without the need to turn in expense reports each time. This helps avoid any inflated reporting. It also helps reduce administrative load, as reporting and processing expense reimbursements is time-consuming for everyone involved.

8. Funding a Local Pastor to Do the Responsibilities of a Local Pastor

Using outside funding to pay a salary to carry out the duties of a local pastor nearly always creates challenges for movement growth. Such giving undermines the shepherd-sheep relationship. It also limits local “ownership” of the church, reducing sacrificial local giving as believers feel that easy money can come from elsewhere. Such funding sets expectations that undermine generational leader equipping, because

when one generation gets a foreign salary, then subsequent generations feel they need the same.

Ten Funding Practices and One Principle That Have Been Used Fruitfully by Movements

1. Later Stage Funding for Those Who Are Already Highly Fruitful

While funding people with the hope that they will become fruitful movement leaders is not a “best practice,” by contrast, helping to fund the most fruitful practitioners after they have a demonstrated record of fruitfulness can be helpful. When a leader has so many groups, so many generations, and so many leaders under them that they simply cannot keep up, and the work is now suffering because the leader is over-extended, then the leader may need some funding to help free them up to have more time and resources to commit to the work.

Importantly, by the time this occurs, the front-edge of growth (for example fifth and sixth generation growth) is already growing on an unfunded model. So, introducing some funding to a first generation leader is not likely to suddenly make fifth and sixth generation leaders think they need money. They most likely will not even be aware that someone in generation one is receiving funding.

2. Opportunities for Natural or Organic Growth into New Areas

Sometimes people in a movement can relocate into a new language, ethnic, or geographical group (new “E-3” work) through natural opportunities and without much cost.¹ Examples of this include someone

1 “E-3” refers to cross-cultural outreach, as opposed to same-culture or near-neighbor outreach. See Winter (1975, 215).

returning to their home village, someone relocating for a job opportunity, someone going to or returning from a university in a different area, a cross-cultural marriage, etc. These organic opportunities can sometimes also be seasonal or temporary, such as someone whose job requires travel or is working on a project in another location for a period of time. These types of natural opportunities should be strategically and prayerfully considered. But even when these organic, low-cost opportunities occur, some funding might be needed, such as assisting with relocation costs or travel costs for on-site coaching. While these organic opportunities can be a big blessing for movement growth, movement expansion should not be limited to just these opportunities.

3. Sending Fruitful Laborers to Begin Work in New Locations

When proactively sending cross-cultural workers (“E3 sending”) through non-organic channels, this usually requires money. For a movement to expand into new regions, languages, peoples, or countries, they will often need to send supported workers. Funding cross-cultural (E3) work is a “good” practice. Movements will typically only do this when the person/family being sent has already shown movement fruitfulness in their existing location. Finances can come from both internal and external sources since both the movement and the global body of Christ share the responsibility of reaching these new groups.

4. Bible Translations

Having the complete Bible available in the heart language of a people has been a key factor in helping with significant movement growth. It results in stronger, healthier disciples who are able to better withstand persecution. Similarly, the lack of Scripture in the heart language can hinder movement progress. Thus, financially supporting Bible translations has been a fruitful funding practice.

5. Helping to Create Additional Funding Streams

Funding that helps create additional/ongoing funding streams has been quite helpful, particularly in some larger movements. It is common for larger movements to even have leaders who focus on creating businesses and income-generating opportunities for the growing movement. Helping movements develop this could be done by providing business startup training, business development training, micro-enterprise loans, or other startup/angel funding.

6. Seed or Startup Costs to Help Leaders Generate Ongoing Income

Helping to fund efforts that equip or train movement leaders to produce their own income can be helpful. Ideally, these income-generating opportunities should not be very time consuming. The ideal job gives the leader both access to people and sufficient time to be a movement leader. Sometimes these income-generating opportunities might only supplement the meeting of the family's/person's needs, but every leader that is able to generate all or part of their own income reduces the need for the movement to obtain funding from others. Importantly, there is often a training component required to help train leaders in how to do these income-generating activities. One movement even created short training videos for leaders and believers sharing ideas on how to start income-generating initiatives/businesses.

7. Building Social Identity for the Expanding Believing Community

One of the beautiful things that happens to a movement is when the believing community starts to develop a clearer identity within society. This usually happens as a movement matures and begins to significantly multiply throughout its area. We see this in the early church when the non-believers started to recognize and identify existing communities of

Jesus followers—calling them “Christians” at the time (Acts 11:26). This can be a powerful and positive stage of development. It lets the greater society know that from among and within their own people there is a community of Jesus followers. This cultural recognition can create in the minds of non-believers that there is an alternative to consider.

Building “identity” is thus valuable, a fruitful cause to contribute to financially. However, what helps to positively build social identity versus what could potentially harm such efforts varies widely and depends significantly on local context. Due to the diverse and sometimes even seemingly contradictory nature of what has or has not worked, I am hesitant to provide examples. However, two small examples illustrate this. In one movement, believers worked together to create beautiful, but low-cost, calendars. These calendars had beautiful images from the country and a Bible verse on each page. This shared experience of believers and non-believers alike seeing this calendar in homes across the country was positive. In another example, leaders in one movement regularly wrote notes of congratulations for public events or celebrations, such as business openings, school openings, political victories, sports victories, etc. These notes of congratulations and support were sent on behalf of the Christian community.

8. Alternative Models of Funding

It can be helpful to recognize funding is not an “all yes or all no” issue. We need to see that there are more than just “salary models” of finances. Many movements have found that other “in-between” models are helpful. For example, helping to fund transportation costs for a leader to travel and follow up with groups/leaders might be an option. Giving fruitful workers startup/seed funding, but not ongoing funding, has also been helpful. For example, this might mean helping a very fruitful worker to buy a motorcycle, rickshaw/tuk-tuk, or taxi. This could provide ongoing work and also give the worker access to new people. Also, driving around town in a taxi can be a very secure way of having leaders’ meetings. Another example could be giving a leader startup capital to open a shop

or business. These ideas not only help with financial need but often help create access or other ministry opportunities. These alternate models of funding also tend to create longer term, more sustainable forms of funding.

9. Leadership Development

While there could be inefficient or even unhelpful funding regarding leadership development, leadership development is essential in movements. Healthy movements extensively work on developing and growing their leaders. Yes, it should be done in a sustainable way, using local resources, etc., but nearly always, funding will be needed at some point for leadership development. When used wisely, this can be a very fruitful practice.

10. Crisis or Emergency Situations

Crisis, wars, natural disasters, and other emergency situations often represent a great opportunity or Kairos moment for local believers to demonstrate the love of Christ to their community. However, it is during these situations that internal financial resources are often the most constrained. While outside funding during crises has a mixed historical record, we have seen that giving to highly trusted local movement leaders in order to help with crisis response can be fruitful.

A Principle to Note: The Evolving Needs for Funding

In addition to the specific type of tasks or actions listed above, it is important to recognize a broader principle: many movements have found that funding needs change over time. For example, a leader who has three generations under them with 2-3 key leaders in 2-3 cities has a certain demand on their time and finances. By contrast, a leader with 5-6 generations under them and 10 key leaders across 5 cities will have a higher demand on time and resources. A movement leader who has 100,000 believers under them and has work across 5 countries will have an even greater demand on time and resources. Thus, funding might start with certain expenses which expand to covering more expenses and might

eventually expand to a full-time salary as the work progresses. Importantly, much of the decision to increase funding depends on the history of the apostolic agent. Wise and effective use of prior funds by a key apostolic agent might indicate opportunities for greater collaboration in the future.

Other Helpful Practices and Principles Related to Movement Funding

Culturally Informed Decision-Making

When funding decisions are being made, there are often many complex cultural layers to consider. This should not be overlooked. Factors like age, family reputation, honor, group decision making versus individual decision-making, and more can impact cultural views of how money should be distributed. This can include whether funding should be given equally to each person/project (valuing equity), to the most fruitful people/projects (valuing achievement), or based on status (valuing social order). It does not mean that all funding has to blindly follow cultural rules, but that leaders need to consider these issues as a means of making the best decisions.

Outsiders/"Alongsiders" Helping to Connect to External Sources of Funding

When outside finances are needed, if there is an outside catalyst or coach connected to the movement, then this person should realize that they are probably uniquely positioned to help access outside funding for the movement. This does not mean though that the money should come directly from the outsider catalyst/coach. Often, the outsider's best role is to serve as a connector to funding streams (large donors, grants, foundations, investors, etc.). This can help avoid adding the complexity of money into the relationship between the outside catalyst/coach and the local movement leader(s) and can also possibly help the movement to have access to potentially larger or more consistent funding.

Alternatives and Models That Do Not Need Funding

Also, as a general practice, alternatives to needing funding should regularly be sought. The number of possibilities is nearly limitless, but here are some diverse ideas offered by movements:

- Can an existing house or available facility be used instead of renting a space?
- Are there ways to reduce expenses through local wisdom?
- Can *non-cash gifts* or *gifts-in-kind* be used to reduce the need for funding, such as loaning vehicles, allowing event participants to stay in local homes, locals providing food, etc.?
- Are there any believers or local cooperative businesses that can offer services at a discount as a means of contributing to the positive efforts of the believers?
- Is there a way to have a training session closer to the people (requiring less travel for the trainees)?
- Can longer retreats or trainings that require expensive overnight stays be replaced with multiple “day use only” events where participants return to their own homes each night?
- Are leadership models considering the “span of care,” that is, how many people is each leader responsible for? If each leader discipless three or four leaders below them (who then each discipless three to four leaders below them and so on), this is a sustainable model and usually would not require funding. Most people with regular jobs are still able to discipless three to four leaders below them.

Building Local Generosity/Giving

Living sacrificially and giving generously is not only good for the one giving, but also increases the overall health, strength, and growth of movement work. To help encourage this, many mature movements have fruitfully developed generosity training for local churches/believers. This increases local funding and also contributes to the expenses of the kingdom work. Generosity training is not just about giving money, but about faithfully following the teachings of Scripture, like 1 John 3:17–18 and countless other

passages. People learn to faithfully steward their resources for the kingdom. This could be fish, loaves of bread, a printing house, a motorcycle repair shop, a meeting room, a recording studio, or many other things.

Funds Managed and Overseen by Groups Not Just Individuals

Group oversight and group decision-making regarding funding can be quite helpful. This can range all the way from having three people count and report on money in a house church to having all the key leaders of a large movement knowing the full amounts of funding available and making decisions together. Similarly, some donors have found it more fruitful to give funds to a group of leaders instead of just to a single individual.

The Priesthood of All Believers Counters Unhealthy Precedents

One point frequently came up during my interviews and conversations, which indirectly, but still importantly, relates to funding. Within movements, we frequently see a strong emphasis on the core biblical value of the priesthood of all believers (1 Pet. 2:9). We regularly see the intentional effort to equip all believers to know how to make a kingdom impact within their real daily lives—in their homes, in their neighborhoods, and in their jobs. When disciples understand that all believers are called to and have the opportunity to do ministry and make disciples in their regular lives, then this breaks down a false view that only people who are paid/supported can do ministry. When all disciples understand their responsibility to make disciples and understand how to do that as part of their real daily lives, this dramatically increases the number of total gospel workers. This helps to reduce or even avoid the pressure to create a model or precedent where someone needs to be paid in order to do ministry or make disciples.

A Final Insight: The Uncomfortable Prayer-Funding Connection

While my research question focused on funding, more than one respondent connected the issue back into prayer, and specifically the extraordinary prayer needed for movements. Specifically, we excessively rely on funding, because we do not understand the power and role of prayer. We expect money to do the miraculous instead of petitioning God to do the miraculous. We end up having a once-a-week, voluntary prayer time for our ministry, and yet spend huge amounts of attention on attracting donors and growing our budgets. We end up becoming fundraisers more than devout intercessors. Funding becomes a significant focus instead of deep and desperate times of prayer and fasting, in what one catalyst described as a “sin of substitution.”

This unhelpful inversion is an acute problem in secular-humanistic (usually Western) societies, from which it has been exported around the world through traditional western missions. This promulgates a model that overrelies on funding and underrelies on prayer. When this mindset spreads, a common outcome is placing western Christians in positions of power (because of access to significant funding) and diminishing the power and importance of many non-western brothers and sisters (who may lack equal access to funding). Resources are sought from the West, instead of seeking provision from God and tapping into the resources within the harvest.

However, through many miraculous movements today, we are learning that in order to get this funding question right, we need to decrease our relationship with money and instead greatly deepen our relationship with God.

Conclusion

Personally, I have benefited from this journey of trying to answer the difficult questions regarding wise uses of funding in movement efforts. I

have seen that overly simplified views about money being *good* or *bad* for movements are difficult to support. Money indeed can and has frequently hindered movement work. At the same time, all successful movements that I have encountered do require some form of funding. I believe that collecting these principles and practices has helped me to avoid some of the more unhelpful uses of money and instead has helped me to develop practices where wise, and even generous, funding can be beneficial. I hope you will have a similar experience as you reflect on these ideas.

Author's note: A special thanks to the many brothers and sisters around the world who shared thoughts, experiences, stories, critiques, and more in helping compile these principles and practices. I hope my findings have honored your contributions.

Questions for Conversation

1. What foundational principles resonated with you the most? Are there any you disagree with? Do you have another principle that you would add?
2. What cultural values and practices in your context influence funding models and priorities? Which of the funding practices listed could you implement in your context?
3. How can you develop local generosity in your context? If you are working among a poor or vulnerable population (such as refugees), is this possible? What alternative models of giving could you implement?

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When Authority Goes Awry: The Church, Apostolic Mission, and Money in North Africa Church Planting

By S.B.

S.B. and his family spent 15 years in church planting in North Africa and 15 years working among diaspora Muslims in the USA. He and his wife currently serve as part of a North Africa regional support team mentoring, coaching, and provide member care to field workers.



A Common Story

Through years of church planting in North Africa, I have observed various scenarios being repeated similar to the following. A group of new believers come together to form a local body. Whether through their own initiative, or through foreign workers in their context, some local believers begin connecting to outside Christian organizations. Local believers or churches begin receiving foreign funding for things such as pastors' salaries, local church ministries, translation work, scholarships to travel abroad for theological education or conferences, personal/ministry items like computers and cars, ministry expenses such as follow-up of online seekers, or paying the rent for worship locations.

Eventually, jealousies begin to arise in the local body as individual believers or local groups connected to these foreign entities seem to benefit financially while others do not. In addition to the impact of outside financing, foreign organizations begin unilaterally employing local believers without considering the authority of the believer's local church

leadership. Their financial influence results in authority and loyalties shifting towards the foreign entity and away from the local church. Local churches find themselves clients of foreign entities that are funding their members and ministries.

In some cases, local believers are told they cannot collaborate with other believers who are not connected to the organization they are “working” for, which increases the divisions among local believers. The result is the undermining of our goal of developing vibrant local church bodies with their own authority to do ministry and send out workers into the harvest. I believe this commonly-repeated scenario plays a significant role in the lack of unity and growth in the planted churches in North Africa.

Diagnosing and Addressing the Root Issues

This article is meant to serve as a starting point for truth- and grace-filled dialogue. It is based on my personal experience, observations, and interactions with many expat workers, local believers, and national church leaders across North Africa. It represents one perspective that I trust will open the way to a greater interest in addressing these issues that have hindered the growth of the national church across North Africa.

In this article, I unpack why I believe that the growth of the church in much of North Africa has been hindered by the influence of foreign authority and foreign funding among the community of believers. There are four major factors that contribute to these harmful practices in North Africa: 1) the understanding of the local church and its authority, 2) the role of apostolic workers, 3) the role of finances in the church and apostolic ministry, and 4) cultural dynamics between Western workers/ organizations and local culture. After discussing each of these factors, I conclude with a brief proposal for a better way forward.

My desire is that the issues presented here will open doors to healthy discussions among local believers and foreign workers and organizations. Although this is a significant issue in North Africa, my assumption is that this topic will be relevant in many other contexts that share similar cultural and contextual dynamics.

(1) A Foundational Issue: The Authority of the Local Church

Local churches consist of obedient disciples of Jesus who are gathered into communities in a specific locale. Discipleship of these believers happens in the context of local church community as exemplified in various biblical passages (Acts 2:41–47, 1 Cor. 1:2ff; Romans 12; and 1 Cor. 12). Generally speaking, the key purposes of the local church are (1) the growth and maturity of the local church body, and (2) outreach to those outside the local church community.

Local churches have appointed elders who have the authority and responsibility for shepherding and overseeing the local church community under their care (Acts 20:28; 1 Pet. 5:1–3; Heb. 13:17; 1 Tim. 4:14; and Eph. 4:11–13). The church and its elders are the ones who recognize the calling placed on apostolic workers and commission them into God’s mission as authoritative representatives of the church for the purpose of seeing local churches established and built up in new places (Acts 13:1–3, 15:22).

It is foundational that we understand the authoritative role the local church plays in discipling, identifying, and sending out mature qualified workers into the harvest. In my opinion, undermining this framework contributes significantly to the problems we are seeing in North African church planting. For foreign organizations and workers to relate properly to local churches, it is also important to understand the role and authority of apostolic workers according to Scripture.

(2) The Ministry and Authority of Apostolic Workers

I define “apostolic worker” (small a) as a person sent out by a local church to minister in unreached areas outside the scope of the local church they are sent from. I would include in this group New Testament “apostles” like Barnabas, Silas, Timothy, Titus, or Epaphroditus (cf. Acts¹ 14:4, 1 Thess. 2:6), as distinguished from the separate category of “capital A” Apostles (i.e., the Twelve and Paul).

Apostolic workers are church members who are determined by the local church and its elders to be qualified in their character, calling, and ministry ability to be commissioned into ministry outside the sphere of their local church. They go with the authority to establish churches and appoint church elders in unreached places. They do not become permanent members of the churches they help to plant but move on to new unreached areas once the church is considered established.

Apostolic workers are commissioned into ministry by their sending local churches under the guidance of the Holy Spirit (Acts 13:1–3). I suggest the following as biblical criteria for apostles: they are members of a local church body, have a good character and reputation in the local church (i.e., a life characterized by faith, fullness of the Spirit, humility, and service to others), and are competent in ministry. They are commissioned by the local church and its elders who recognize these qualities and give approval for this ministry (Acts 13:1–3, 11:22–24, 30, 15:22; cf. also Phil. 2:19–22, 2:25–30, and 4:18).

Apostolic workers are listed alongside prophets, evangelists, pastors and teachers in Ephesians 4:11–12. Therefore, just as an elder teacher/shepherd has authority to minister in a local church, apostolic workers

1 The Greek word *apostolos* means “sent-out one” and is the biblical term that I am choosing to use to refer to the cross-cultural worker who is sent out to minister in a context outside the scope of their local church, primarily for the purpose of planting churches in unreached places. For more on this perspective, see Jackson’s (2022) [Seedbed book review](#) of *The Ongoing Role of Apostles in Missions: The Forgotten Foundation*, by Don Dent.

have authority in using the apostolic gift to establish new churches. This apostolic authority and giftedness is used for evangelism and preaching the Word (1 Cor. 1:17; 2 Tim. 4:5; Acts 13:5, 14:1, 16:13, and 17:16–21), discipleship (2 Tim. 2:2; Acts 18:11, 19:9–10, and 20:31), gathering disciples into local churches, and training up and appointing leaders in newly formed churches (Titus 1:5; Acts 14:23, 20:17).

Another important observation is that apostolic workers do not become members of the churches they plant, nor do I see biblical instances of them giving financially to these churches. Once elders are appointed, apostolic workers may continue to be in relationship, but the elders are given the authority and responsibility to shepherd and oversee the local church under their care (Acts 20:28; Titus 1:5–9; 1Pet. 5:1–3). The apostolic worker then moves on to initiate church planting in other unreached areas (cf. Acts 14:23, ch.16).

I have thus far laid out a basic framework for local church authority and the authority of apostolic workers. Both the local church and apostolic workers, however, must also understand biblical teaching about finances for a healthy relationship between apostolic workers and the church plant.

(3) Biblical and Practical Reflections on Finances in the Church

Scripture lays out some general attitudes and principles that both foreign workers and local believers should apply as they relate to money and giving. The Word calls us as obedient disciples of Jesus to first give ourselves to the Lord and His purposes (2 Cor. 8:5), to not be anxious about anything but trust Him to meet our needs (Matt. 6:25–34; Phil. 4:5–7), to be content with whatever God gives to us (Phil. 4:11–13; 1 Tim. 6:6–8), and not falling into sinful greed or the love of money (Heb. 13:5; 1 Tim. 6:10). Likewise, believers are to work to earn their living (1 Thess. 3:7–12), to give generously (1Tim. 6:17–19), and to give – no matter how much money they have, rich or poor (2 Cor. 8:1–4). We recognize that

God gives to those who give (2 Cor. 9:6), and as we are faithful in using what God entrusts to us for his purposes and glory, in his time and purpose he entrust us with more (Luke 19:12–26).

In the New Testament, it is clear that believers gave to their local church (Acts 4:32–37; 1 Cor. 16:2, 2 Corinthians 8–9), and that giving is a normal practice of every obedient follower of Jesus. The act of giving should be done willingly, cheerfully, eagerly, sacrificially, and unto the Lord first (2 Corinthians 9). The finances in the local church were used in at least three ways: caring for the needs of the saints, supporting the church's elders, and for apostolic work.

Caring for Needs of the Saints

The money given to the church is primarily used to help meet the needs of believers (2 Cor. 8:4, 9:1; Acts 4:32–37, 6:1, 11:27–30; 1 Tim. 5:8–9). In some cases, this money was sent from one church to another for serious need (Acts 11:27–30; 2 Corinthians 8). This framework gives us guidance for addressing needs we see in local churches today. If there is a lack in the basic needs of food, clothing, and shelter of a member of a local church, we should look primarily to that person's local church to be responsible for meeting this need. If the local body is unable to fully meet the needs, we could then look to other local churches to help in meeting the need. If there remains a need that the national church is unable to fully meet, at that point we might consider asking outside churches to help, rather than individuals or organizations.

If the local national church is going to be strong, believers need to be committed to caring for one another and not primarily looking for outside funding to meet their own personal needs. I am not saying outside churches should be neglecting the needs of our national brothers and sisters. The local church should be the primary provider for its members, which may involve sacrificial giving. When reliance on outside funding becomes the primary avenue for meeting local believers'

basic needs, in my opinion, the church and the relationships between believers are weakened.

Another key point to note is that in the sending of gifts from one church to another, the gifts were delivered by at least two respected and trustworthy persons (2 Cor. 8:18–23; Acts 11:30). Accountability is a crucial element in church giving so as “to be honorable not only in the sight of the Lord but also in the sight of men” (2 Cor. 8:21). Proper accountability leaves no room for accusation. It would be wise to consider how we apply these principles for accountability and transparency in the giving and distribution of church funds. What will the New Testament principle of accountability look like in a North African context in contrast to a Western context?

Honoring Elders

First, it must be noted that much of the local church ministry in Scripture was voluntary (e.g., Acts 6:1–6). Apart from elders and apostolic workers, we do not see believers being paid to do local ministry. However, Scripture does teach that local church finances can be used to pay elders ministering in the church who are “worthy of honor” (1 Tim. 5:17–18). There does not seem to be any clear instruction on how elders were paid or how much they were paid (i.e., full-time or part-time), so the assumption is that it is left up to each individual church.

It is important to emphasize the character of a leader/elder as we consider their right to be paid as elders. Jesus taught us that leadership must flow from a humble and servant heart, not lording over those committed to a leader’s care (Mark 10:42–45). Paul instructed both Timothy and Titus to appoint leaders who were “not greedy for gain” (Titus 1:7; 1 Tim. 3:3; cf. also 1 Pet. 5:2). A humble elder, looking to serve others, and not looking for financial gain, will be a true gift to a healthy church. I would encourage outside financing to not be used to pay elders/pastors in the local church, but to wait until the church itself is financially able to do so, and then to let them determine how much to pay them.

Gifts for Apostolic Ministry

In addition to elders, those in apostolic ministry have the right to be paid as ministers of the gospel (Luke 10:7; 1 Cor. 9:1–11), and local church giving can be used to partner in the ministry of apostolic work (Phil. 4:14–18). In the New Testament, we see these gifts to apostolic work flowing through the church.

Paul and his apostolic team received financial gifts from local churches, but only from those outside the places where they were currently working to plant the church. For example, it is clear that Paul did not take any money from the Ephesian church (Acts 20:33–35) or the Corinthian church (2 Cor. 11:7–9) while he was working among them. The church in Macedonia gave to Paul and his apostolic team only after he left them and went to new places (Phil. 4:15). This is an important biblical paradigm Paul gives for supporting apostolic work as we consider the context in North Africa.

Paul's stewardship as a minister of the gospel is what compelled him to preach the gospel, not financial gain. Even though he and Barnabas had the right to receive materially for their spiritual ministry, they chose to lay aside their rights and work with their hands so that the fullness and greatness of the gospel message would not be hindered (1 Cor. 9:1–11; cf. Acts 18:3, 1 Thess. 2:9; 2 Thess. 3:7–10). I see Paul's practice of working to earn a living rather than receiving all his funding from church gifts as a valuable biblical truth for us to embrace as we consider local church ministry. If we place a higher value on "causing no hindrance to the gospel of Christ" than on receiving money, might not the gospel and its glorious power have a greater impact in this region?

In addition to causing undue hindrance to the gospel, Scripture also warns us against using the gospel for financial gain. In reference to false teachers, Paul exhorts them for "peddling the word of God for profit" (2 Cor. 2:17) and doing their teaching for "dishonest gain" (Titus 1:11). Likewise, he instructs Titus and Timothy to appoint elders in the

church who “free from the love of money” (1 Tim. 3:3; cf. Titus 1:7). Paul calls those who “suppose that godliness is a means of gain,” men of depraved mind and deprived of truth (1 Tim. 6:5–8). These kinds of examples should awaken everyone to firstly evaluate our own motivations in financing ministry, and secondly to consider if our giving might be encouraging these kinds of ungodly attitudes.

A Double Standard? Applying the Biblical Framework

The biblical perspective I explained above can help to address a common contention I hear often in North Africa of a double standard when foreign apostolic workers receive foreign financing while denying foreign financing to national believers.

As demonstrated above, it is a biblical practice for apostolic workers to receive funding from outside churches. If a North African believer is a member of a local church, and that local church recognizes that this brother or sister has mature character, calling, and ministry giftedness, and their local church takes responsibility to commission him/her into apostolic ministry, I do not see a biblical problem with this national worker being supported by other (including foreign) churches.

The problem in today’s environment is the desire for North African believers to be financially supported as ministry workers without meeting the biblical requirements for an apostolic worker. We too often overlook the biblical process and commission national workers into ministry who are not part of an established local church nor sent out under the authority and blessing of their church. When we short-circuit this process, we weaken the church and establish models that present many of the problems mentioned in this article. Foreign apostolic workers receive foreign funding on the assumption that they have been sent out properly by their own local churches. My proposal here is one which would hold both ourselves and North African ministry workers to the same biblical standards.

Whether foreign ministry workers or North African ministry workers, we all need to embrace a local sending church model rather than an individual or parachurch organization sending model. I think this would go a long way in addressing many of the concerns we discuss in this article.

To this point, I have attempted to lay out a biblical framework for the local church, apostolic ministry, and their financial practices. Understanding and applying these biblical foundations is critical in addressing the problems presented at the beginning of this article. Before proposing another way forward, it is imperative that we also recognize some of the cultural dynamics that significantly contribute to the challenges we face.

(4) Culture & Society: Patrons, Clients, and Transactional Relationships

One of the many cultural dynamics that impact the way we deal with the challenges in the local church in North Africa is the patron-client relationship. This can be described as a hierarchical relationship of a “patron-benefactor” who provides gifts and favors to a “client.” In return for the patron’s provision, the client offers appreciation, honor, obedience, and loyalty. “Wealthy” Western workers are most often seen immediately as patrons for at least two reasons. First, patronage is based significantly on one’s financial wealth, which Westerners have more of, relative to most of their North African neighbors. Second, in the national church context, Westerners are viewed as patrons because of their perceived spiritual maturity.

Giving of finances is generally seen as a requirement of patrons. In the context of the local church, North Africans tend to have an expectation that foreign workers will use their wealth and connections (“wasta” in Arabic) for the care of local church members. Foreign apostolic workers may be reluctant to give financially to the local church for various reasons, like the fear of creating unhealthy long-term dependency or being accused of buying believers.

Unfortunately, when foreign workers do not provide any resources to the national church, they can sometimes be seen as greedy, stingy, and not caring about local believers who are “loyal” to them. They may also give the impression that they are using the local believers for their own personal financial gain. Failure to uphold the patron-client expectations in the eyes of national believers can undermine the foreigner’s honorable duty to the local believers, putting a strain on the trust in their relationships.

I am making no value judgement on the patron-client dynamic in North African culture; I am stating the reality descriptively. Like all cultural dynamics, we want to live out the patron-client dynamic from a biblical perspective. My observation is that Western workers, for the most part, are unaware of patronage expectations and do not see themselves as patrons. Similarly, national believers are responding out of their unconscious worldview, assuming that the foreign worker sees the world in the same way they do. This confusion and misunderstanding many times leads to tensions between foreign workers and local believers.

Patron-Client Relationships and Foreign Organizations

The patron-client dynamic also has a negative impact when foreign parachurch organizations or apostolic workers insert themselves into local church activities and decisions. North African believers have told me on numerous occasions that the default North African mentality is to trust and follow Westerners over local leaders. It would be helpful for foreign workers to be aware of this tendency and to be intentional about respecting national church leaders and their authority. Once elders are appointed in the local church, foreign apostolic workers should be moving away from direct leadership in the church, recognizing that local elders are the ones responsible for shepherding the flock. The apostolic worker should be taking a back seat, serving and shepherding the local leaders from outside the local church.

Another way the patron-client dynamic can negatively impact the church-planting effort is when foreign workers/organizations

independently choose local believers to serve their agency's goals and agendas without consulting the local national church. In doing so, the foreign entity communicates that they have more authority over local believers than the local church does. This lack of respect weakens the role and authority of the local church in the lives of believers. The local church, who perceives itself as the client, shows loyalty by submitting to the foreign agency's authority. One can see how this undermines the authority of the local church and weakens the local church rather than empowers it.

We need to be aware that the patron-client dynamic also comes into play with national church leaders. Local believers can place expectations and pressure on the church leaders to act as patrons, especially those leaders connected to foreign workers. Local leaders can feel pressure to be honorable by acquiring funds for themselves, their families, the church ministry, and other national believers they lead. By understanding these dynamics, foreign workers can better help national leaders as they try to manage this expectation.

Transactional Relationships in a Communal Worldview

Closely connected to the patron-client dynamic is the idea of transactional relationships. In most Western contexts, we develop friendships out of common interests with no expectations of material exchange. Healthy relationships in North Africa, however, are grounded in mutual benefit. The purpose of relationships is not solely transactional but a deeper understanding that true bonds include mutual support through sharing of services, material assets, or giving of honor. This idea of a more transactional relationship is shaped by a communal worldview in contrast to a Western individualistic worldview.

What this means is, in order for a relationship to remain healthy, it is expected that favors and material assets will be shared between the two parties. If one party is giving too much to the other, this will negatively impact the relationship. There needs to be an equal giving and taking for a relationship to remain harmonious; (i.e., not too much "debt" in one

direction). This can be accomplished in many ways: through gift giving, sharing meals, providing services, extending honor, or simply paying for coffee at the cafe. This is one reason close friendships in North Africa are almost exclusively with people of like economic status.

I understood this concept more clearly when I was working on a colloquial Arabic and English dictionary. When we came to the word “to be useful,” my believing Moroccan co-author shared a Moroccan proverb, “Cut off a relationship that doesn’t have usefulness.” His explanation was that relationships are not worth having if you are not personally benefiting from them. I am not making a value judgement about this relational dynamic but only trying to bring understanding to help Western workers as they interact with national believers within patron-client contexts.

In the proper context, it would be helpful for foreign workers and national believers to discuss the reality of the patron-client dynamic and its impact in church planting. Understanding the expectations that flow out of this dynamic may be helpful in more effectively relating to one another. We also need to be able to see this dynamic brought into a biblical framework.² Might I suggest that we consider developing a patron-client framework that puts Jesus and the church as the patron and all believers as clients? But that is for another article.

Suggesting a New Way Forward

What would it look like to apply the above principles to church-planting ministry in North Africa or similar contexts? Based on the previous discussion, I propose the following scenario as a healthier model to aspire to going forward.

1. Foreign apostolic workers, who fulfill the biblical requirements described above (local church member, good reputation, recognized

2 For more discussion on this topic, see Bell’s (2022) [review in Seedbed](#) of the book, *Ministering in Patronage Cultures*, by Jayson Georges.

calling, and proven ministry competence – affirmed by their local church) are commissioned by their church to go and plant new churches in North Africa. They are funded primarily by jobs they work in North Africa and by gifts from churches they are already connected with.

2. Foreign apostolic workers arrive in North Africa and use their apostolic authority for evangelizing, discipling, gathering, and training (and appointing) elders. National believers who arise in the local context focus primarily on reaching their immediate community through voluntary evangelism and discipleship to establish and build up the local body/church.
3. Foreign apostolic workers do not join or fund the churches they plant but work alongside local emerging church leadership to help the church mature and grow. They disciple and work with the church until elders are appointed, equipping them to shepherd the flock under their care. Once local elders are appointed, foreign apostolic workers play an outside role supporting and discipling elders from a distance as the elders oversee and care for the members in their local church.
4. Church members and leaders initially work secular jobs to provide for their needs, keeping them engaged in the communities they are trying to reach, and affording them the ability to give financially to their local church.
5. The giving by local members to their church is primarily used to fund local ministry and to care for those inside the church who have material needs of food, clothing, or shelter – such as when a person gets kicked out of his home because of his faith. Outside funds are not injected into the local church except in emergency circumstances (i.e., a need for food, clothing, and shelter that the local church cannot meet). If and when there is a need for outside funding to meet an emergency need, it would be good to engage the entire church community, including other national local churches. Giving should flow from one church to another church to the people in need, rather than from individuals or parachurch organizations to the individual in need. If the local church arrives at a point where the giving allows them to pay their elders, the church could decide to do this, and elders could become bi-vocational.

6. As the local church/national church grows in number and maturity, a time will come when the local church wishes to send apostolic workers into ministries to unreached places outside its local sphere of influence. The church and its leaders should decide who is being called, who is qualified to be sent (based on the biblical criteria for apostolic workers), and where they should be sent into ministry. At this point and not before this point, foreign churches, foreign apostolic workers, and foreign organizations can come alongside to assist the local church in carrying out its apostolic vision in the same way these entities do with foreign workers. This could include things like helping to funnel money from outside partnering churches or providing structures and opportunities to assist in ministries like media, translation, or follow-up in unreached areas.

The key in the above scenario is that foreign apostolic workers, churches, and organizations should be very careful not to step into financial partnerships with the national church too soon. This would result in taking away the church's authority, the overseeing/shepherding responsibilities of the elders, and their vision and role in sending out workers to the harvest. This stepping into partnerships too early currently happens when foreign entities choose and commission national workers for their ministries with little respect for the local church's role in affirming the criteria for sending out apostolic workers. This also happens when foreign entities inject foreign funds into the national church too soon, causing major problems such as: squelching local church giving, creating jealousies and divisions between believers, switching the loyalties of national believers away from the local church to entities outside of the local church, or removing local believers from their current work contexts in their communities where they have access to minister to those around them.

For those who feel the need to inject outside funding into local churches, I would caution wisdom and discernment. Wrestling with the following questions beforehand may help to clarify if this is appropriate at this time:

- Is outside financing hindering giving by local believers to their local church?
- Is it causing the loyalty of local believers to turn away from their primary commitment to the local church and towards the foreign funding sources?
- Is it giving “control” of local church ministry to foreigners rather than local elders?
- Is it causing jealousies and divisions in the local church?
- Is it creating a context which opens the doors for fake believers looking for financial gain?
- Is it driven by guilt and/or a desire for the foreigner to have control?

These are difficult questions to ask, and yet I think if we are going to honestly and seriously empower and build up the local church, everyone involved needs to be answering these questions.

Conclusion

In closing, I would like to again emphasize that my goal in all of this is to bring awareness where it is needed, and to lay a foundation for loving, humble, truth- and grace-filled discussion among foreign workers, organizations, and local believers. I trust we all desire to see the promise fulfilled for the Lord to build his church against which the gates of hell will not prevail. Whether in North Africa or in other similar contexts, may His Spirit lead us to unity and to walking in the wisdom that is from above; wisdom that is pure, peace-loving, gentle, reasonable, full of mercy and good fruits, impartial, and free of hypocrisy (James 3:13–18).

Questions for Conversation

1. Considering the author’s opening scenario, have you experienced similar dynamics in your ministry? What recurring scenarios have you observed in your context related to finances and ministry?

2. The author considers four major factors as contributing to unhealthy foreign authority and financing in North Africa church planting. Which ideas are new to you? What would you agree with, add, or push back on?
3. What aspects of the author's suggested way forward resonate with you? What would you change, and what would you add?

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A House-Church Network's Guidelines for Finances, Partnership, and Unity: An Interview with a Practitioner and Program Manager in the Middle East

Interview by S.T. Antonio

S.T. Antonio (pseudonym), editor-in-chief of Seedbed, participates in the Great Commission in the Middle East alongside his wife through training, disciple-making, and research & writing. He is a graduate of Biola University and a perpetual member of its Torrey Honors College, and he holds MDiv and ThM degrees from Trinity Evangelical Divinity School. Antonio is author of Insider Church: Ekklesia and the Insider Paradigm (2020, William Carey Publishers).

J. Acworth (pseudonym) came to faith at the age of ten. After finishing university and working in the secular world for a few years, God unmistakably called him to the unreached. For five years, he and his family served in the country mentioned in this article, and they now reside in a neighboring country, focused on equipping the church network and raising up the next generation of international disciple-makers to serve there.

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Editorial Note: In a Middle Eastern country, a house-church network has adopted a set of guidelines related to finances and partnership which they have agreed to abide by. The church teaches these guidelines to all new believers joining the churches, and they ask all foreigners who partner with their network to sign on to them. J. Acworth has intimate knowledge of this "Trust Agreement" as a member of the multi-organizational team providing holistic development and discipleship for this growing community of disciples. He tells Seedbed the story behind the agreement, its content, and how it is applied. The interview has been edited for clarity and readability.

SEEDBED: Tell us the background of the community of believers that you serve.

J. Acworth: The country I serve has seen little gospel progress for centuries. Many have sown seeds and laid down their lives. A few decades ago, individual believers were being disciplined, but getting them to meet together was unsuccessful due to cultural and security factors. A few house churches in the country existed, centered around family structures.

About a decade ago, something happened for which I cannot give a human explanation: we started seeing about 100 to 200 new believers a year. I do not know if it is correlated, but that happened when all the foreigners were forced out of the country. The gospel grew mostly along social structures like extended families and best friends, not as much through media or a specific disciple-making strategy. It really was the family networks and believers just being faithful to witness to spiritually open people. Currently there are believers in every single province in the country. House churches are meeting across the country. There's a defined leadership structure. By numbers, it's the largest believing network in the country.

S: How would you explain the significant growth?

A lot of mistakes were made along the way, and we learned from them. But one of the reasons this network has been able to exist and grow is because of the people and organizations of peace we have on the ground. Without that, I don't think it would have grown. I've seen the immeasurable impact of well-run organizations that were started by workers in the country 30, 50, 70 years ago, that have had an impact for decades and that outlast any individual worker and that provide covering for legitimate presence and work. Usually that involves at least a national person or a family of peace that has some influence. Though it can require painstaking effort to set up organizations, to find those people of peace, and to discern if they're the right fit to start something, we have

seen this yield much fruit.¹ The organizations we have in the country not only provide a covering which protects the security of our activities; they enable us to have financial controls for funds given for various purposes.

Another thing that has helped guard and grow this network into what it is today is a set of biblical principles and trust guidelines which the believers have agreed to adhere to as a community.

S: What is the humanitarian situation in the country, and how are you involved?

The country where these believers live is extremely poor. It was never really a question of whether to help or not, but learning how to give in a way that's fair and equitable, sustainable, and that doesn't create dependency.

The larger team that I work on includes different organizations, nationalities, and local partners in the country who implement our programs. We work across all of the typical development and humanitarian aid spectrum – food, education, water, and economic development. We also have other programs focused on church planting (CP) work, developing women, media, persecution relief, and emergency medical services for local believers.

The humanitarian development projects definitely have been a vehicle to get the gospel and believers into places where they would not otherwise have access. Believers will say, "If I would have gone into this village 10 years ago, I would have been shot." Because there's so much need now and we're coming with help, it softens people's hearts. It is a broad sowing strategy – trying to find out who's open, and those who

1 By "person of peace" or a "family of peace," I mean those who welcome believers or evangelists into a community and take responsibility for their wellbeing (Luke 10:5-7, Matt. 10:11-13). They may or may not believe in Christ, but they are at least sympathetic to believers and their message, and act as a bridge between their community and all aspects of the kingdom of God (gospel proclamation, healings, etc.). In Middle Eastern culture, "people of peace" are extremely important due to the unwritten rules Arab culture follows – the way their family and social structures are set up. What builds trust and acceptance in Arab cultures is often different than in Western cultures.

are people of peace. Granted, most of the new believers are still coming through existing social networks with people witnessing to their families, rather than through new connections with humanitarian aid. But there's been some fruit out of the aid as well.

S: How are you personally involved?

I help to manage two programs on behalf of our multi-organizational team: an economic development program and one called "Integrated Discipleship." In my experience in America, we can compartmentalize faith and discipleship. Spiritual learning is typically what we associate with discipleship. Our goal, however, is that discipleship would be integrated into the entire person. That means, not just biblical trainings, but trainings on financial stewardship, interpersonal skills, small group facilitation, etc. Trainings are typically week-long intensives within the country, conducted primarily by local leaders, and with an emphasis on putting the training into practice.

These programs are indigenously led. Local believers and leaders are the ones deciding the strategy and where to spend the money. I help to execute, fund, provide financial oversight, build the capacity of the local staff, and encourage the believers.

S: What kinds of costs do your programs cover, and how is the money handled?

Examples of costs covered by program funds are travel and phone expenses for evangelists following up with seekers and media contacts, logistics surrounding house church meetings, and training sessions. No one is paid to attend or lead house church meetings or trainings, but program funds may, as an example, cover solar panels to maintain internet connection in this country where power cuts are frequent.

When outside funds are sent, cash is not given through individual church leaders, but through a legitimate NGO. The money is sent into

the country through accountants and controllers who have no stake in or relationship with the beneficiaries. Everything is receipted, sent via expense reports so that every cent is accounted for. This helps remove the temptation for believers and NGO staff to skim money from the funds entering the country.

S: You mentioned earlier that the growth of this network is in part due to a set of biblical principles and trust guidelines which they have agreed to abide by. How would you describe these trust guidelines?

The overarching goal is to provide guidelines for healthy community that we see in Scripture. The whole document is full of Scripture. It touches on our behavior in Christ – we’re not going to gossip or slander. We’re going to have grace between different viewpoints on doctrine.

The guidelines address the topic of self-sustaining growth as well as development and cooperation. It addresses external relationships with the international church, outside donors, and organizations to keep the foreigners like me from becoming the center of the network. We are to be a catalyst, not the hub where all decisions flow through us. We want to strive to give the leadership over to the national believers. The agreement also addresses training capacity and some communication guidelines.

S: What is the story behind the development of these trust guidelines?

A few decades ago, there were workers in the country meeting for fellowship, working together, and discipling different national believers. More workers started to come, and there were more instances of disagreements on various issues. For example, one guy introduced his disciple to a newer worker. The newer worker, without talking to the first guy, offered the disciple a job with pay. So, these expat workers started the initial beginnings of a trust agreement, helping to define among themselves, “What do we agree on? How are we going to respect each

other and work in unity?" This developed into a countrywide partnership, and some city-wide partnerships.

At one point all the foreigners were asked to leave the country. A couple years after, momentum started building –the network of believers was growing, and the humanitarian need was also growing. With so much compassion and interest from the global church, the foreign workers proposed to the indigenous leaders of the believing network to look at the Trust Agreement/Guidelines the foreigners had originally drafted, change it however they would like, and make it their own. The national believers agreed to look at it and add their own values into it. They took what they wanted, and probably threw out some things they didn't. They added things like, "What do we do when there is persecution?" and, "How is God calling us to approach extraction?" In short, the original trust agreement between the foreigners was a template and then the network of believers ran with it from there, with some key foreigners involved in helping to guide that process.

The indigenous leaders have now mandated that all the foreigners (like me) who work with this believing network sign the agreement. Additionally, they teach these biblical principles whenever someone is introduced to their network. The network works really hard to build trust with each other and with new believers. You can have this and say you're going to adhere to it, but if you don't trust the guys next to you, it's not going to hold and you're going to bolt when things get tough. That includes the relationships of foreigners to the nationals on the ground, and then among the network leaders, especially. I think they've done a great job of relationally building that trust and being fair and being transparent, trying to be above reproach/slander, and so forth.

S: You said "self-sustaining growth" is addressed in the Trust Agreement. What principles have these believers agreed to in the Agreement related to "self-sustaining growth"?

The church teaches, as a basic point of initial discipleship, that every head of household provides for their family. If you don't work, you don't eat, as Paul said (2 Thess. 3:10). Along these lines, this network has decided not to use foreign funds to pay for ministry activities. (As foreigners, we do not give the title of pastor or pay salary. The local believers are welcome to use their tithe to pay a pastor's salary, but so far this has not happened – they tend to use their tithes and offerings primarily for emergency assistance). Biblical passages they cite to support their practice in this area include 1 Tim. 5:8, Matt. 13:12, and 2 Cor. 9:7. Principles emphasized are responsibility for your own finances, providing for your household, giving to the church, tithing, and giving to those in need.

Of course, there are other Scriptures on the other side, such as “the laborer is worth their wages” (Luke 10:7). But in this context, using foreign funds for ministry activities is seen as likely to create an unhealthy model of dependence and a model for others to aspire to. Poverty and unemployment is prevalent, and if you have a few people at the top getting a salary, “pastor” would be the best job around. All church members would be incentivized to aspire to this position regardless of their giftings. And it's not really “follow me as I follow Christ” (1 Cor. 11:1), because not everyone can earn a salary for ministry work. There's not enough money to go around to pay everyone, and therefore not sustainable for growth. It would also allow jealousy and envy to get a foothold in the church. These are some of the reasons the local leaders choose to encourage everyone to have their own income. (Some of them have received small business loans to start their own businesses.)

S: What are the biblical principles this church has agreed to related to giving to the church and caring for each other's needs?

They recognize that in the Bible, the community of believers is very generous, and we should be generous. The beautiful thing is that today, the church has become family to each other, and they are generous. When an

urgent need arises, they'll just ask each other. If it's a bigger issue needing money from an emergency medical fund, church leaders will decide.

However, there is also a statement in the Trust Agreement that speaks to the culture here: the giving of the believing community should not be a replacement for the individual's natural social network. Normally, if someone gets sick in this culture, they go to their uncle, their dad – they scrape together some money from their family. Local believers need to still pursue those avenues. They need to pursue government-funded social programs, not just to drop all that and latch onto the church because it's easier or because they're generous. Believers need to work to provide for their family.

Sometimes tough love is needed. One time, a local believer complained to an expat worker that the local leaders controlling the account kept refusing to help him (he had been helped in previous months). The expat worker responded, "How much have you been giving for tithe?" He answered, "I'm poor; I can't." The expat said, "What if everyone said that? Then there would be no money in there. You need to start contributing and taking your responsibility – the ownership – upon yourself." This can be difficult for foreigners to say, for fear of ruining the relationship. But one of the key ways for long term health and sustainability is to actually follow biblical principles and hold disciples accountable.

S: Unpack for us the principles in the Trust Agreement related to development and cooperation.

The overarching principle is to live in unity and remain in a healthy community together. People (including expats) should respect their community and the spiritual authority of the indigenous church leaders rather than going behind their backs. For example, when two or more leaders are working with someone they met independently, they agreed to honor the other individuals involved by not offering the disciple travel, employment, or financial incentives without first getting an agreement from the other who is involved in that person's life and discipleship.

Anything offered to an indigenous believer – money, travel, jobs, training – should be approved by the indigenous leadership of the community.

It's sad and sobering to realize that foreigners (both far-culture and near-culture) played a part, and often the leading role, in some of the most negative situations that were harmful to national believers on the ground. One example would be a long-time donor to the network that wanted to be more involved. That donor pulled a national believer away from ministry in the network to run a project for them, without talking to the national leaders, and without even talking to the foreigners who first knew the believer. And when approached about it, the donor said, "We want to diversify." Basically, they were more concerned about their organization's objectives and vision over and above the unity and relationships in the indigenous network. We do not consider this a healthy model, that is, for foreigners to splinter off believers from one network in order to start another one.

Now, looking at it from the perspective of the national believers, sometimes they're approached by an outside organization which says, "We want you to do this. We're going to give you more responsibility and you're going to get a salary or stipend." We might tell the national believer that this probably isn't healthy. But we can't blame the indigenous believer for saying, "This is an opportunity for me. God might do good from this and increase my influence." Some might say, "Such-and-such guy left the network," but there's usually strong foreign pull behind that leaving.

An outside organization taking a local believer out of the network and paying him salary may seem to help ministry in the short term, but it usually doesn't help in the long term, especially for nationals on the ground. Of course, not everyone needs to stay in the same network; there's obviously room to grow. But there are healthier ways of doing it than "stealing sheep" from another flock of local believers. What we have seen in this scenario is that a leader will often leave and take some of his trusted believers with him. Unlike the strict financial controls our network

has in place, the funding in the new situation usually flows down through that one leader, and reporting usually flows up through that same leader. So, you lose the accountability, the plurality of eldership, and all the benefits that brings to the body. There are a lot of temptations. And when the foreign funding stops, then what do those local believers have? It leaves them isolated again because they cut those relationships from the church network.

As foreigners, it takes more hard work, patience, and humility to work together than run after our own objectives that we have set within our little teams or organizations. We try as foreigners to work as closely as possible with all these other organizations and networks. Even if organizations aren't abiding by the same rules or trust guidelines, just having good working relationships is helpful when situations come up. When nationals try to play both sides or "double dip" in seeking help/aid, we are able to ask, "Are you guys responsible for him now? He left us. You guys are responsible. They're not receiving any more aid or help from our side, not because we don't love them, but just because now they're receiving help from you."

We also encourage the national leaders from various networks to meet together without any of us foreigners. And over the past couple of years, key leaders from the different networks have met occasionally to worship together, pray together, talk, and build trust and relationship. If foreigners were involved, it's too easy for us to come in and dominate the conversations. We want nationals to discuss amongst themselves the tough issues and lessons learned, and to get on the same page with regard to disciples who might be trying to get money from different churches or foreigners. It doesn't mean that leaders and networks are sharing everything and working together on the ground, but at least they're in the same room because they know they're all under Christ, and they're all working towards the same goal. And so, we've been pleased that they've been willing to do that on their own.

S: How has the network decided to approach persecution?

In cases of extreme persecution, the network offers relocation of believers within the country and not extraction outside the country. We assist in this through our persecution relief program. When believers are in prison, there are funds to provide legal aid, to relocate their families, provide housing, and provide food for the women whose husbands are incarcerated. There are structures in place to provide help even after relocation. And then the believers on the ground, in their community, are tasked with keeping in touch, making sure the family is doing okay, visiting them regularly, and caring for them well.

This network states they don't advocate for and don't want long-term relocation and extraction outside of the country. There could be extenuating circumstances where an exception could be made, though I'm not aware that this has happened. They've always been able to figure it out from inside the country by moving persecuted believers to a different city. Once you extract one person, or once one leader is persecuted enough where they express, "I want to get my family out of the country," where does that stop? That becomes a model and precedent which may lead to many others expecting the same.

S: You said the Trust Agreement also addresses how the network will handle trainings. What exactly have they agreed to in this area?

The network leaders felt there were certain practical lessons learned which are important for their culture and their situation at this time related to training. One principle is that any trainings offered would be strategic, reproducible, sustainable, and offer benefit to the local body of believers in the country.

In-country trainings are preferred. Sending people for trainings outside of the country is discouraged. When one national gets to travel abroad, then everybody wants to. It's a temptation, a free trip somewhere. The travel becomes a greater focus than spiritual growth.

And so, this section of the Trust Agreement tries to curb that and to put some considerations around how to make a decision if it's needed.

The leaders of this network want to promote unity within the believers, which goes back to the fairness and equity principle. That's a huge deal. In my home country of America, we often make the decision about where funding will be spent based on (1) the degree of need, and (2) value or cost-effectiveness. In the country we are serving, however, status in society leads to more opportunities, and so when one group is given preferential treatment over another, the other group assumes it is due to their status. We don't want this in the church – we want all to know they are equal in the eyes of God, brothers and sisters in Christ.

I'll give you an example. I was helping set up the logistics for a training, I asked the leader to have people traveling into the city to stay with appropriate family members to save money. This upset him, and he thought they were being treated differently because they were villagers (not city folk), because in previous trainings other groups were given hotel room accommodations. I tried to explain that we were trying to cut costs, but he went above me to my boss. My boss sided with the local leader, deciding we needed to accommodate this group as we had others in the past.

Because of the importance of unity and fairness, the local church has decided that if someone will receive some kind of training, they need to come to that decision with indigenous leadership, and they need to be ready to defend that decision to the wider believing community. Now not everyone needs to know if there is a situation where they need to send this guy out for some specific technical training. It doesn't need to be broadcast and stoke jealousy. But typically, everyone's going to find out anyway. So, whatever local believers decide, they should get buy-in at the beginning. Let the leaders drive it, and be ready to give an answer for those decisions.

S: What challenges have you observed in the implementation of the Trust Agreement?

It's always messy. Our value is that indigenous leaders would steer the ship and that we would support. People coming to faith out of this context have zero biblical foundation. And so gossip, slander, blackmail, backbiting, etc., might be more "normal" to them. They have to learn not to do it, and they learn that from how they see their leaders handling things. But we have to be aware that it will be messy, and they're not always going to fulfill our expectations of how "Christians" are "supposed to act." They're still in the process of maturing, and we need to step up and provide tough love when needed. We need to try to make everything as fair as possible for the whole community, which is better for the long term health of the local believers.

S: There seem to be two different schools of thought in approaching money in CP. Some would say that the abundant resources in the West can help alleviate need and accelerate the Great Commission. Others would seek to avoid introducing outside funds at all, to avoid risk of corrupting disciples or creating dependency. How do you approach this tension?

We see in the Bible a whole-person approach to ministry in meeting both physical and spiritual needs. And so, if you see your brother hungry and with no clothes and say, "go, be warm and filled," and don't do anything, then your faith is dead (James 2:14-24). In wealthier contexts, such as in some more developed countries, there may not be any financial tie to faith. Believers are actually funding the church; they're not receiving anything except for community, fellowship, teaching, etc. But in a lot of the world and in less-well-off communities, meeting physical needs of church members is a significant part of the ministry and calling of the church.

The difficulty is trying to implement a holistic approach that doesn't create dependency but instead encourages the biblical principles of providing for your own family and working to make a living. Balance

is required. I think the big answer to that question is found in having financial controls and keeping the money away from individuals. When your network isn't large, or you don't have an NGO / business on the ground to be able to have the financial controls, you have to start small. Maybe you have one guy you can trust. One principle would be, as soon as you can, get someone else so that there's more than one person, so that there is some accountability. With a plurality there's accountability for the finances, accountability for the reporting and verification. When you're just dependent on one person, even if you're living in the same city, it's hard to know what's really going on, and the susceptibility to corruption is great.

S: What are the biggest takeaways you would highlight for practitioners as they wrestle with how to steward resources and be wise partners with local indigenous churches and disciples?

In Arab culture, everyone aspires to be like their leader. And so, before offering perks to a leader, ask the question, "What model is this holding up, and how is it going to be reproduced?" Giving money to certain people, as opposed to others, is a slippery slope. And those that are in other positions or lower positions will aspire to the same thing. And if you don't fund them, it'll probably cause division. They'll probably go find someone else who will fund them, and it'll break the national relationships on the ground. That's the sad part.

My friend, who has been working with this network for 20 years, says that foreigners tend to be more compassionate and trusting than we are committed to healthy principles or even biblical principles sometimes. It comes back to tough love. Are we going to hold them to biblical principles, or are we going to just save them from every situation? And so, as a metaphor, think of your own kids. As your children get older, you want to encourage them toward more responsibility. You encourage them to get their own job. You want them to be out of your house and be a self-supporting adult, which then requires tough love sometimes.

As my friend said to me, “Too often we err on the compassionate side and ignore the biblical principles that God has called every believer to.” Obedience to the word is needed to see long term fruitfulness.

Questions for Conversation

1. How have you seen humanitarian/development work integrated with church planting work? What insights from this interview do you find helpful and applicable for your context?
2. Which of the principles agreed to by this Middle East house-church network surprised you the most? What did you learn from them, and what additional questions did they provoke?
3. How do you analyze the cultural dynamics in this particular case study? What cultural dynamics impact the way local believers in your context navigate financial matters in their discipleship?

NEW SECTION

Continuing Conversations



Being Jewish, Following Jesus, & Seeking Peace in Israel-Palestine: Interview with Lisa Loden

By Seedbed (with Lisa Loden)

Lisa Loden has lived in Israel since emigrating there with her husband in 1974. She helped plant a Messianic congregation in Netanya, Israel, served as director of the Caspari Center for Biblical and Jewish Studies in Jerusalem (2002-07), and served on the faculty of the Nazareth Evangelical Theological Seminary (2008-13). She has served on the boards the Israeli Bible Society and Musalaha, as well as with the Lausanne Initiative for Reconciliation in Israel and Palestine as a steering committee member (2014-17) and its co-chair (2017-2020). Lisa is a lecturer, conference speaker, author, mentor and teacher. Her articles have appeared in many journals, most recently in [Lausanne Global Analysis](#). She co-edited (with Salim Munayer) [The Land Cries Out: Theology of the Land in the Israeli-Palestinian Context](#). As a peacemaker, a poet, and a theologian, Lisa's passions are for reconciliation within the Body of Christ, and to see believers grow in their faith walk. She has one daughter and two granddaughters who live in Israel.

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In the April 2024 issue of *Seedbed*, "[Introducing the Prince of Peace to a World at War](#)," editor-in-chief S.T. Antonio [reviewed](#) a book co-authored by a Palestinian Christian and a Jewish follower of Jesus, entitled, *Through My Enemy's Eyes: Envisioning Reconciliation in Israel-Palestine* (Paternoster, 2014). In July 2024, *Seedbed* hosted its [inaugural symposium](#) with Dr. Salim Munayer, the Palestinian co-author; we heard his story growing up in the Holy Land, his experience founding the *Musalaha* reconciliation ministry, and his perspective on the Israeli-Palestinian war.

In March 2025, *Seedbed* hosted a second symposium with Munayer's co-author, Lisa Loden, a Jewish follower of Jesus who has lived in Israel

since 1974. Lisa shares her story of coming to faith, her emigration to Israel with her husband, and insights from a lifetime of ministry and friendship with Palestinian Christians. She fields difficult questions about conflicting interpretations of Scripture, the meaning of biblical "Israel," whether we are living in the end times, how to broaden our understanding of developments in Israel-Palestine, and where she finds hope when ceasefires fail.

Click below (or visit seedbedjournal.com/lisa-loden) to eavesdrop on this profound, powerful conversation with Lisa Loden, with insight on how the body of Christ carries out its calling in communities marked by ethnic, national, or geopolitical strife.

[Being Jewish, Following Jesus, and Seeking Peace in Israel-Palestine: Lisa Loden \(Part 1 of 2\)](#) (54 min)

- Why did you and your husband emigrate to Israel in 1974, and what was that experience like for you?
- What has it been like to live in Israel for the past 5+ decades?
- How do you identify yourself, and why?
- What is the state of the Messianic Jewish community in Israel?
- What was it like to co-author *Through My Enemy's Eyes* with Salim Munayer?
- What is your take on the current war in Israel-Palestine?
- How do you make sense of the pain expressed by Palestinian brothers and sisters in Christ?

[A Jewish Follower of Jesus Wrestles with Scripture & Suffering in Israel Palestine: Lisa Loden \(Part 2 of 2\)](#) (35 min)

- What side do you take on the theological question about the biblical promises to Israel?
- How do Messianic Jewish believers in Israel interpret the biblical promises to Israel?
- Do any of the current events happening in the world today correlate with the events in the end times?

- Are there any prayer movements which have emerged in praying for Israel & Palestine?
- What sources do you read and recommend for understanding what is actually happening in the current war?
- Where do you find hope in the tiring, difficult path of reconciliation?

Success, Failure, and the Mind of Christ: How Collective Intelligence Turns our Losses into Victory

By A.K. Amberg

A. K. Amberg has been a church planter in South Asia and the Indian Ocean for 10 years. He is a husband and father to a wife and sons who remind him every day of the goodness of God, as well as an avid birdwatcher and board-gamer. He is currently researching the role of missiological theology in disciple-making movements and can be followed at akamberg.substack.com.



“God, I’m willing to do the right thing here. I just don’t know what it is.”

The words above are a prayer I recorded in my journal during what felt like my worst failure as a missionary. I sensed there was a right answer to my dilemma which would result either in success or failure, and I was not alone in this thinking. An ocean of ink has been spilled across mission journals just like mine to clarify the line between failure and success in church planting. But, I have come to believe that—with the right epistemological framework—it might be beneficial to blur that line.

The Mind of Christ vs. an Individual’s Wisdom

In Paul’s first letter to the Corinthians, he describes the differences in ways of “knowing” between two different cultures. The Jews, he says, rely on signs, while the Greeks look for wisdom (1:22). The church, meanwhile, enjoys a different way of knowing, based on the death and resurrection of Christ. In the following chapter, he says this new way of knowing is imparted by the Spirit and allows us access to the *Mind of Christ*.

Missiologists Alan Hirsch and Rob Kelley describe the Mind of Christ as a “sacramental” way of seeing reality (Hirsch and Kelly 2023, 98). Since the sacraments are fundamentally an impartation of grace administered by the Church, this places the Mind of Christ theologically within the realm of church practice. Paul’s prime metaphor for the church, meanwhile, is the human body, with Christ as its head (Ephesians 5:23). So, we can read the Holy Spirit spoken of in 1 Corinthians 2 as the animating spirit of the body, and the Mind of Christ as the thoughts emanating from within the body’s head which travel throughout its central nervous system to deliver knowledge and direction to its various members: us.

But what happens if those body parts are not united? Suppose the spinal cord has suffered trauma, and the messages traveling across its synapses are unable to reach the limbs attached to it. Many cross-cultural ministers can be forgiven for feeling such a sense of paralysis when confronted with the challenging questions involved in church planting!

Quick Success Leads to Quick Failure: A Personal Experience

When my wife and I first moved overseas, we spent a year in South Asia, learning from a vibrant disciple-making movement of over 800 house churches in rural areas. We were inspired by their electric zeal which was so contagious they couldn’t help but multiply churches and disciples. But it was the singing that struck us the most. Hearing their indigenous music and the unique ways they talked about Jesus helped me see Christ in a new way. We became enthralled with the idea of beholding Christ in the light cast on him by a culture not our own. So, naturally, we made it our mission to replicate exactly what this movement was doing.

After that year, we moved to an island nation in the Indian Ocean and experienced what some might consider early success. We worked as equal partners with local believers to catalyze a disciple-making

movement.¹ House churches were multiplying and planting other house churches. In 2018, we counted about 43 churches and 16 discovery groups, representing around 300 people, 215 of whom had been baptized. But our definition for success was *two fourth-generation streams*. In other words, two instances of a church that had planted a church, that had planted a church, which in turn, had also planted a church. It had almost happened too. There were two instances of a group that had planted a fourth generation, but these new groups were seekers who had not yet been baptized. That's when everything fell apart for us.

In hindsight, we should have seen it coming. For years, everything on the outside looked good, but we had a sense of uneasiness about the network. The movement we had witnessed in South Asia had a life of its own. It was organic and dynamic, and it grew in unexpected ways, as if carried by the wind of the Holy Spirit. By contrast, our island network felt mechanical and forced. Multiplication only happened with copious training and encouragement. Our interactions with local leaders felt relationally flat. What troubled us most of all was that *every group looked the same*. We felt the indigenous element was lacking and were missing that sense of beholding Christ in a new light. Then one day, one of the leaders invited me to a coffee shop and fired me.

"We just don't trust you anymore," he said.

His reasoning felt foggy. He assured me there was no accusation of sin, just a general sense of mistrust. Of course, cultural issues were at play; gossip is known to thrive in postcolonial island settings. But, even after clearing up a misunderstanding that had been passed around the rumor mill, it was still clear that the leaders no longer felt comfortable with me and my wife's involvement. He clicked a pen and prepared to draw up a chart, splitting leadership of the network between him and myself. I told him not to bother. We had come to the island to empower locals to lead

1 For more on disciple-making movements (DMM) see "The Waha Disciple Making Course," Waha, accessed April 30, 2025 [<https://web.waha.app/eng/03.009>]

out, so if that's what he wanted, we would leave everything to him and back out entirely.

What followed was a painful season. For years, we tried and failed to start something new, but nothing ever took off. Not only had we missed out on that vision of Christ in a new culture, but we also lost all our local friends. We were lonely. Eventually, I retreated into more education. As a former teacher and self-professed nerd, learning was always a safe space for me.

My studies eventually led to the topic of religious epistemology (essentially the study of knowing) which can seem abstract, but is actually important as it affects everything we do. Our values are based on what we believe we know, and our actions are determined by what we value. I thought of my friends in South Asia where the church had grown so organically and Spirit-led. How did they know what they knew?

Collective Intelligence, the Mind of Christ, and the Epistemology of a Movement

MIT has been studying an epistemological phenomenon it calls "collective intelligence." Defined as, "the way in which [agents] can be connected so that—collectively—they act more intelligently than any other [agent] has ever done before" (MIT Center for Collective Intelligence 2025), it basically means that groups of people "are often smarter than the smartest people in them" (Surowiecki 2004, chap 2). This framework reminded me of the disciple-making movement I witnessed in South Asia. Nobody in that network was an accomplished scholar or a formally trained theologian. But, when these faithful villagers came together, they innovated brilliant new ways of doing church that felt at-home in their culture and multiplied virally. It felt as if their ideas came from Christ himself, and they were distributed throughout their body of believers.

Obviously, collective intelligence does not happen simply when believers gather. We have all seen how the connectedness of social media has failed to bring about the wisdom of Christ. Instead, it has “deepened societal polarization” by enmeshing users in echo chambers made in their own image (Herbert and Fisher-Høyrem 2022). This happens when a group lacks diversity, which limits its access to possible solutions and hinders the emergence of novel ideas. It then becomes easy for dominant personalities to take over and assume monarchical control (Surowiecki 2004, chap 2).

In the American church, it is easy to see how the most egregious abuses of pastoral authority begin with a lack of diversity. All of us involved in ministry of any kind would do well to remember this. Even leadership structures involving a council of elders meant to hold a senior pastor accountable may be insufficient if such councils are not diverse. And, when we place a single leader upon a stage every Sunday like an infallible celebrity, it is easy to see why pastoral abuse and moral failure among clergy has become so common.

Of course, diversity is not easy; it can lead to friction, as we see in the Corinthian Church. New Testament scholarship ensures us that the body of believers in Corinth was diverse in terms of gender, ethnicity, and socioeconomic status (Meeks 2003, 348). But, it is also clear from Scripture that they were theologically diverse. Their difference of opinion over the use of tongues during worship led to a sharp division, which Paul attempted to pacify:

So if the whole church comes together and everyone speaks in tongues, and inquirers or unbelievers come in, will they not say that you are out of your mind? But if an unbeliever or an inquirer comes in while everyone is prophesying, they are convicted of sin and are brought under judgement by all, as the secrets of their hearts are laid bare. So they will fall down and worship God, exclaiming, “God is really among you!” (1 Cor. 14:23-25)

Paul restores unity to the Corinthians by appealing to a common, missiological purpose: their participation in the mission of God. Collective intelligence only emerges when a group is both diverse and united by a purpose clear and compelling enough to “galvanize connection, learning, and action” (Ehrlichman 2021, 90). For the body of Christ, which has been called to adopt a *sent* identity, just as the Son of God was sent by the Father (John 20:21), that purpose is the *Missio Dei*.

However, diversity unified by a common purpose is at best cooperation, not collective intelligence; it only shows how a group can work together. To be considered the Mind of Christ, the group still must achieve an intelligence greater than any individual within it. After all, it stands to reason that group efforts should only *dumb it down*. Why not simply determine who in the group is best equipped to deal with a challenge and give authority to that person? A team of researchers at MIT set out to answer precisely this question.

An Algorithm for the Body of Christ

In the MIT study, multiple groups of volunteers were given several rounds of cognitive tasks to complete. They were then rated according to their percentage of error in completing them. One group was a control group, but others were altered in various ways.

Some groups were given access to *feedback*. They were allowed to see their error percentage between rounds to get an idea of how they were doing. Others were allowed to “follow” another member of their group, upon seeing a superior score. They called this *network plasticity*, referring to a group’s ability to restructure itself when presented with new information. The researchers then compared the groups according to how much their standard percentages of error decreased after each subsequent round.

It is perhaps not surprising that the group with access to both feedback and network plasticity performed the best. But what is

surprising was that the best performing member of this group performed better than he or she had done in previous control groups. In other words, this individual's performance actually *increased* when participating in a group with feedback and network plasticity (Almaatouq et al. 2020).

Algorithms are repetitive processes that learn from themselves (Hirsch and Kelly 2023, 176). They perform an action, collect feedback on the effects of that action, and then restructure themselves according to what that feedback suggests will improve it. In this way, diverse groups united around a common purpose can achieve collective intelligence by gathering feedback on their actions and changing themselves and their methods according to what they learn.

I see a direct correlation between the concept of collective intelligence and the Mind of Christ which imparts its wisdom by the power of the Holy Spirit when the group is sanctified:

1. It is a sufficiently diverse representation of the body of Christ in a given locality.
2. It is unified by its desire to participate in the mission of God.
3. It pays prayerful attention to its actions and shares feedback honestly.
4. It is humbly committed to change according to what it learns.

The Mind of Christ at Work in Scripture

We see the Mind of Christ in action during the events of the Jerusalem Council in Acts 15. In response to a disagreement over whether Gentile converts should be made to follow Jewish law, the church in Antioch sent Paul and Barnabas to Jerusalem. These two men represented the interests of the Gentile believers, while James and Peter represented the Jewish church in Jerusalem. Both sides were committed to diversity. During the council, Paul and Barnabas shared feedback about how people had come to know the Lord when released from Jewish customs, and Peter reported similar feedback from Cornelius' house.

Finally, James reminded the council of their commitment to God's mission by applying a missiological hermeneutic to a passage from the book of Amos. It was thus decided that obeying Jewish law would not be required. Messengers were sent out to encourage churches across the Mediterranean to restructure their methods accordingly (Acts 15:1-23). This unsuspecting decision led to the church separating itself from the ritual laws of Second Temple Judaism and multiplying throughout the Roman Empire. Though no one at the Jerusalem Council argued in favor of this highly strategic idea, it seemed to come from the Mind of Christ, and because His church acted like a unified, organic body of believers, it was put into practice, and a movement was born.

Beginning the Algorithm Anew

Sadly, the church where I live is known for its disunity. But, a few years ago, God began stirring something up in peoples' hearts. Other local ministry leaders, who had been through similar conflicts, wanted to see the churches put aside their differences and work together to reach the island. My wife and I began to invite locals over for dinner and consider with them what this could look like.

We recognized rich, ethnic diversity to be a strength of the country we live in, so we made sure to include Hindu-background believers, Creole believers, and Chinese believers. We included men and women, young and old. We didn't just invite them; we tried our best to make space for them. We held our tongues and asked the quiet ones to speak up. Eventually, two groups formed, and different ideas emerged. One group organized a pastor's prayer breakfast to encourage unity, and the other planned to map the island for church planting. One day our old ministry partner who had fired me asked me to get coffee again. I sat across from him as he fidgeted with his mug and stammered,

"I want to make things right for what happened, years ago."

It wasn't easy, but we worked through our differences and reconciled. It took many nights sharing honestly and responding in humility, but

eventually we got there. One weekend, my family and his went to stay in a cabin by the beach to celebrate our wives' birthdays. We grilled meat and played with his kids and laughed for the first time in years.

I wish I could say all our initiatives took off after that. Unfortunately, these collaborative groups lost steam when the members got too busy with their own ministries and stopped responding. The lifeblood of the Mind of Christ, it seems, is open lines of communication. But, the line between success and failure had become blurred.

Our goal had become to engage the Mind of Christ, and failure became an opportunity for continued learning and growth. After our initial groups failed, we pursued the members of the groups who seemed the hungriest for relationship, and the algorithm started over again. We had dinner with them and considered new possibilities. Eventually one of the families from the pastor's prayer group asked if we could meet.

"We've been wanting to share something with you," they said. "We have an idea for an outreach!"

We helped our new friends put on a concert playing indigenous music. They shared an exhortation with the crowd, and we cast vision for a new kind of "Jesus community" on the island. Many people responded that day wanting to join the new church network. We needed to plan how to do church with all these new believers and seekers. I offered my thoughts based on years of training and of practicing DMM methods, but then one of the local leaders did the godliest thing he could possibly have done:

He disagreed with me.

It felt like a holy moment as he explained his reasoning. There was much about his culture I still didn't understand – even after living there for a decade. Many cultural issues made my strategy problematic, but I appealed to our shared vision. We want to see people form life-giving "Jesus communities" that multiply throughout the island, so how could we get this done?

The wisdom that emerged that day led to an idea I would never have come up with on my own. It was a way to structure church life around the cultural patterns of family life on the island. It had that spark of Christ-through-someone-else's-eyes I had so longed to see since living in South Asia.

Suggestions for Implementing the Mind of Christ

We are still working to implement those plans, but they feel promising. It would be nice to end this case study with a wild story of success, but like an algorithm, it simply continues on and on, creating new iterations of itself as we go. For this reason, I encourage the reader to make use of the simple and Biblical framework of collective intelligence as the Mind of Christ.

1. **Make room for diverse teams.** It is not enough to simply invite different people to the table. Space needs to be held for those who may not know if their perspective is welcome. Ask them to speak up, even if you must quiet the more confident members of the team. Celebrate differences. Be curious about the things that make your teammates unique.
2. **Cast a missiological vision and repeat it often.** People are more likely to take seriously a purpose that unites them when it is vocalized often. This helps them see past the friction caused by disagreements in favor of a shared goal. But, it cannot be just any goal. Jesus must be central, and Jesus is the Son of God sent to the earth to redeem a lost world. Any vision that does not include this missional aspect of His identity has sidelined Him, even if it has done so ever so slightly.
3. **Be realistic.** At times, some of us can be overly optimistic. It is good to celebrate the things the Lord leads us to accomplish, but we do ourselves a disservice when we spiritualize problems and explain them away. At best we deprive ourselves of precious feedback that may lead

us to discover God's wisdom, and at worst, we risk hurting people by failing to pay attention to the effects our actions have on them.

4. **Be willing to go against your training.** Most missionaries just want to be good workers. Whether it is a movement approach, a church-planting approach, or a church-growth approach, we all want to apply our strategies according to what we've been taught. Even if we don't have a favored missions strategy, we are most likely to resort to the church and ministry structures we grew up with because we're most comfortable with them. The difference between missionaries who innovate and those who don't is often found in their willingness to adapt.

So, what does success and failure look like on the mission field? There are likely as many ways to answer that question as there are missionaries. But, the question is a false dichotomy; it assumes there is a clear distinction between the two, and it assumes that one is desirable over the other. Scripture tells us to avoid sin, not failure. God loves failure; it is how He rescued us on the cross.

When collective intelligence becomes the Mind of Christ within the church, it blurs the line between success and failure. It becomes an epistemological framework that reinterprets failure as just another step toward success, and success as just another step toward the next success. It is not just failing forward; it is living from glory to glory (2 Cor 3:18, NKJV). It is important that we follow this wisdom, not only for the sake of those we are trying to reach, but for ourselves as well. When we begin defining success as anything other than obedience to the Holy Spirit, we set ourselves up for disappointment. We are not on our own mission. Rather, we are merely participating with God in his. When we humble ourselves and work toward collective intelligence as a member of his body, we place the Mind of Christ in its rightful place, calling all the shots.

That makes it easy to do the right thing.

Questions for Conversation

1. The author compares CP teams to a body with Christ as its head, and yet whose spinal cord can suffer trauma such that messages from the brain are not able to reach its limbs. Does this resonate with any of your experiences with CP teams or partnerships? What comes to mind when applying this imagery to your experience?
2. The author describes how Paul restores unity to the Corinthian church despite their theological differences of opinion. How might ministry coworkers of differing perspectives find common purposes in their diverse theological understandings in order to work together in unity?
3. As a team, consider the four suggestions for implementing the Mind of Christ in your CP efforts. What do you like about these suggestions? What would you change about them? What will you do in response to this article?

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Failure Redefined and Redeemed: A Fresh Perspective on Paul's Ministry and Ours

By Elliot Stephens

Elliot Stephens (pseudonym) has served with Pioneers as a church planter, trainer, speaker, and global leader for 43 years. Elliot completed a PhD research project on the retention of overseas workers, has written articles on related topics, and is currently finishing his book about grace-empowered endurance, which is based on his research.



When I arrived in our Southeast Asia Muslim context, a people group of nearly three million, there was no church. I was ready for the challenge. We had successfully planted churches in an animistic area in recent years and had relocated to this resistant people group who rejected any news of Jesus and the gospel.

I understood before I arrived that no church had ever been planted among this staunch Muslim group. But I was wrong. Soon after our arrival, one of the few believers in our area shared the story with us about church planters who had successfully planted a church. I was excited to hear of this breakthrough and wondered if we could meet some of the believers. But I soon learned that the only thing remaining of the church were the tombstones of those who had believed and died over the years. From what I could understand, it was a solid church plant with excellent teaching and a heart to see others come to faith. The church was planted by a missionary team sent out by an excellent agency. But today, there is nothing left from their work. No remnant of followers. Nothing.

Failure? Though there would be worshippers of God around the throne in heaven from this church planting effort, today nothing remains. No witness for the gospel left after a successful church plant. How do we define failure and true success in our church planting efforts?

As church planters, we don't arrive on the field to fail. We come to the field with high expectations of following the church planting manuals and setting records for planting churches rapidly in unreached contexts. We plan to write our books and share the stories of how God moved powerfully with dreams and visions, drawing people to Himself. Is there a place for failure in our stories? In ministry and life, have we understood failure correctly, or do we need to rethink our perspective on failure and success?

To answer these questions, we will look at the life and ministry of the most successful church planter in the New Testament – the apostle Paul – and discover how failure shaped his life and prepared him to impact his world (and ours) for the gospel in ways beyond human logic. Finally, we will consider how failure can be redefined and redeemed in our lives and in church planting.

Did the Apostle Paul Experience Failure?

I have always loved the story of the Apostle Paul. A man full of conviction and zeal, on his way to Damascus to destroy the rising movement of people following Jesus. A bright light from heaven stops him dead in his tracks. He picks himself up, and *seemingly* overnight (after a few days in blindness), walks into the synagogue and appears to immediately become the mature missionary that turns his world upside down. And then he spends many years in an exciting church planting experience that marked the history of the church forever. What a story of success that we all wish would mark our journeys.

But then I began a deeper study into the life of the church planter Paul. What I learned surprised and encouraged me to stay the course, especially

when nothing makes sense and failure marks our lives and ministries. So, what really did mark the journey of this great church planter?

The Zeal of the Persecutor-turned-Proclaimer

It is true that Paul was a man of conviction, ambition, and unwavering zeal, ingredients that shape a potentially successful life. Before his conversion he was full of hatred towards the blasphemous Jesus followers and was out to destroy them (Gal. 1:13, 1 Tim. 1:13), leading a successful campaign with a sharp purpose. Then he encounters Jesus on the road to Damascus. Paul's purpose in life changes overnight. This is where my storybook version of Paul's life started to unravel. Though he did walk immediately into the synagogue in Damascus to proclaim Jesus, a careful reading of Acts 9 shows there is more to the story.

What we see in Damascus is a stunning demonstration of a man full of zeal, ready to argue and successfully show how "Jesus was the Christ" (Acts 9:22). Luke says that "Saul increased all the more in strength," a reference not to his physical recovery from his recent three days of fasting, but a growth in strength to argue his point for Christ as the fulfillment of the Old Testament prophecies.¹ Because of his instant change in direction and purpose from wreaking havoc on the followers of Jesus to preaching Christ, his message caused the Jews to be "confounded" rather than converted (Acts 9:22). The Greek word for "confound" actually means to throw into confusion or even consternation.² Though this Greek term could be translated with different nuances (positive or negative), the context implies that the Jews were shocked and agitated that the man who came to destroy the Jewish followers of Jesus was now one of them, which produced great confusion. Pollock, a historian, notes that "he reduced the Jews to confusion by proofs that Jesus was Christ," such that they "were amazed at his growth in understanding and conviction. Luke said he

1 Kistemaker 1990, 347

2 οὐνόχυρρον. Bauer's Definition, 775.

grew more and more forceful.”³ Pollock continues by suggesting that Paul’s own words in 1 Corinthians 13 could be his reflection on his early years of arguing for Christ without love, making him a noisy gong or a clanging cymbal.⁴ That doesn’t exactly give us a picture of much success in his early attempts at sharing Christ.

There were those who believed his message. We know Paul had *some* disciples who helped him escape the Jews trying to kill him (Acts 9:24). But we don’t know how many decided to follow Jesus because of his teaching. At least he had enough disciples to lower him in a basket for his escape. Some suggest that Paul experienced “considerable success” with many coming to faith and house churches planted in Damascus.⁵ If Luke, the careful historian of the early church did not mention churches planted in Damascus, I’d be hesitant to assume more than what is recorded. There is no mention of elders being appointed or churches established. We can agree that there was some fruit, but we do not know more than what is recorded by Luke.

Could it be that a more realistic reading of the Acts 9 account in Damascus leaves us wondering if Paul, in his great zeal and ambition to share Christ, had not learned love? A man breathing murder and threats only days before his conversion possibly needed to grow in love and humility. Was God at work preparing this great church planter for an impactful church planting ministry by first taking his apostle through a breaking experience that would teach Paul grace?

Paul in Arabia: Fruitful Ministry or Consulting with God?

His escape from Damascus comes after he spends “many days” in Arabia, which we know is three years from what he shares in Galatians

3 Pollock 2012, 46

4 Ibid.

5 Schnabel 2008, 59

1:17. Paul spent those years in modern day Jordan, probably in the area of Petra. I've read fascinating books on Paul that assumed he went into Arabia for various reasons.

- The classic work by F.F. Bruce assumes that Paul went into Arabia primarily to satisfy his new call to preach Christ to the pagan Gentiles. Bruce argues that this was a necessary step in Paul's life and ministry so that he could "discharge this call before he went up to Jerusalem to see the apostles"⁶ so that no one could say that his commission came from man and not God.
- Schnabel follows Bruce in this understanding as well and suggests that Paul went to Arabia "to engage in missionary work" as a direct application to Gal. 1:15-17 in obedience to proclaim Christ before "first conferring with the apostles in Jerusalem."⁷ Thielman continues the same argument, suggesting that Paul's travel to Arabia "was in obedience to this new vocation."⁸
- N.T. Wright gives a quite different perspective. He suggests that to assume that Paul was launched immediately into missionary activity in Arabia may seem obvious but does not fully grasp the depth of what Paul was experiencing. He argues that Paul needed time to sort out his theology, so he journeyed back to the same places where his Old Testament fathers had met with God at Mt. Sinai. Paul's life and theology had been turned upside down. His entire theological foundation had been shaken to the core. Three days of blindness in Damascus would not have been enough time for him to work through all the ramifications of this new direction and purpose in life.

We discover from the Arabia journey something about Paul's own self-awareness, including at that point a perhaps welcome note of self-doubt in the midst of the zeal – the zeal of the persecutor and then the zeal of the proclaimer. Saul wanted to be clear that the shocking new thing that had been revealed to him really was the

6 Bruce 1977, 81

7 Schnabel 2008, 60

8 Thielman 2025, 33

fulfillment, the surprising but ultimately satisfying goal, of the ancient purposes of the One God, purposes that had been set out particularly in the law given to Moses on Mt. Sinai. Saul was starting to come to terms with the possibility that, if the divine purposes had been completed in Jesus, it might mean that a whole new phase of the divine plan, hitherto barely suspected, had now been launched⁹

- Pollock brings to us probably the most balanced perspective. “Preaching was incidental to his primary purpose. He went to Arabia to learn – from the risen Jesus. Just as he claimed to have seen the Lord on the Damascus Road, so he always claimed to have been taught by Him directly.”¹⁰ This implies that Paul spent time in Arabia, as Wright suggests, to hear from God, to clarify and strengthen his understanding of what Jesus was asking him to do as the apostle to the Gentiles before “immediately consulting with anyone” (Gal. 1:16). The entire flow of Galatians 1 implies that Paul went to Arabia before Jerusalem for this very purpose, to hear from God before conferring with the other apostles. This would also give him time to grow in his faith, instead of assuming that after his conversion he experienced overnight transformation for stepping into ministry as God’s chosen one for reaching Gentiles. Pollock also demonstrates that Paul was zealous for the gospel in Arabia and shared his faith boldly, which probably brought the opposition to him as he left Arabia and then faced possible death in Damascus.

Paul was a man of deep conviction and intense zeal. He would have spoken to the Jews, the Gentile God-fearers, and the pagan Gentiles in Arabia. But we are left with no historical evidence of what Paul did in Arabia, especially any church planting among the pagan Gentiles in Arabia. It was not Paul’s custom to first preach to the pagan Gentiles.¹¹ We know from later accounts in Acts that Paul’s custom was to go first to

9 Wright 2018, 64–65

10 Pollock 2012, 45

11 Bruce 1977, 167

the synagogues (Acts 17:2) and find the Gentile God-fearers rather than go immediately to the pagan Gentiles. He always started where he could find God at work. Even in Athens, he sought to find the common spiritual ground by pointing to the altar of the unknown god (Acts 17:23). No doubt Paul lived his faith out loud and preached Christ to the Jews, including the Greek speaking Hellenist Jews, to the Gentile God-fearers, and to the pagan Gentiles where possible. In Arabia, he grew in strength and conviction and would not be silent about Jesus. But it seems a stretch to conclude that Paul went straight to the pagan Gentiles. It is also worth noting that the assumption Paul was ready for a church planting ministry immediately after his conversion is probably our attempt to read into the text an unrealistic perspective. Was Paul in need of growing in his new faith in Christ and a deeper understanding of his theology? Perhaps so.

After his three years in Arabia, he heads back to Damascus to learn of the plot by the Jews to kill him. He describes his escape as a picture of weakness in 2 Cor. 11:30–33. “I was let down in a basket through a window in the wall and escaped his hands.” His three years in Damascus and Arabia ended with him running away. That doesn’t have the ring of amazing success.

Paul the Debater in Jerusalem

It is also interesting to see what happens when Paul moves on to Jerusalem and preaches Christ to the Greek-speaking Jews. Read the story carefully. “He spoke and disputed against the Hellenists” (Acts 9:29). The Greek term for “disputed” in this verse can be translated as “dispute, debate, argue with someone.”¹² Paul was trained in the diatribe debate style by his mentor Gamaliel.¹³ It was a style of confident argumentation or debate where the debater would ask rhetorical questions and trap his opponent (sometimes an imaginary opponent as we see in Romans)

¹² Bauer 1979, 775. Definition of συζητέω

¹³ Pollock 2012, 19

with a logic that was perfect and left no gaps for escape. This verb form is used in the book of Acts to mean dispute or debate and only used with Stephen in Acts 8 and with Paul in Acts 9. All ten references to Paul disputing or reasoning with the Jews after he is sent out from Antioch in Acts 15 use a different Greek term,¹⁴ where our English term “dialogue” originates. This Greek term is used to better describe how Paul would reason and converse with the Jews in future encounters, rather than debating with them as he did in Jerusalem in a style that did not encourage much conversation or dialogue.

The only fruit we find in Acts 9 from Paul’s debating is that the Jews “were seeking to kill him” (Acts 9:29). When the brothers (note, no mention of any disciples from his time there) found this out, they put Paul on a boat to Tarsus. After Paul was off the scene, the church “throughout all Judea and Galilee and Samaria” (Acts 9:31) was built up and continued to multiply. Paul would spend the next decade of his life in Tarsus.¹⁵ We then find Paul again in Acts 11:25 when Barnabas seeks Paul out and brings him to Antioch to help with the teaching of new Gentile followers of Jesus. It is implied that Barnabas had a significant search on his hands to find Paul.¹⁶ This would seem to indicate that he was not well known among the followers of Jesus in Tarsus. His year in Antioch is a significant time of ministry, as Christ planted his church among the Gentiles. This happened 13 years after Paul’s Damascus Road experience. He would be sent out as the apostle to the Gentiles a year later, 14 years after his conversion.¹⁷

I find it interesting that Luke, writing about the history of the beginning of the early church through the book of Acts, mentions very little about the apostle Paul’s church planting fruit during these silent

14 διαλέγομαι

15 Wright 2018, 92; Schnabel 2008, 75; Pollock 2012, 65

16 Pollock 2012, 63

17 Schnabel 2008, 75; Pollock 2012, 67

years. Acts never mentions converts in Tarsus from Paul's time.¹⁸ We know that Paul would visit young churches in Cilicia (Acts 15:41), which shows his relationship with churches planted before he was sent out from Antioch. If indeed Paul was the apostle to the Gentiles, then it would seem that Luke would have recorded the planting of churches throughout these 14 years by Paul if there had been significant success. When Peter defended the Gentiles coming to faith at the Jerusalem Council in Acts 15, if Paul had successfully planted churches among the Gentiles in Damascus, Arabia, and Tarsus, this would have been the perfect opportunity to share about that success. But Luke records nothing for us. Also, the movement of Gentiles coming to faith in Antioch had so unnerved the apostles in Jerusalem they sent Barnabas to oversee what was happening. Wright observes that "In Antioch a wall had been breached. A crack had appeared in an age-old dam. Should it be mended at once? Or was this a sign that the One God was doing a new thing?"¹⁹ If there had been other significant numbers of Gentiles coming to faith through Paul's ministry before the Antioch movement, then why did the apostles in Jerusalem not take notice before this time? Even after Antioch, Bruce shows how the apostles received the news of the "expansion of Gentile Christianity" through Paul's ministry with mixed feelings.²⁰ So how could Paul have experienced much fruit before Antioch without the apostles in Jerusalem showing concern? Though these are arguments from silence, it is worth noting.

How would you describe the life of Paul during his 14 years in Damascus, Arabia, Jerusalem, and Tarsus? Were those successful years of ministry? Pollock concludes, "Though at forty-four he had little to show and might almost be counted a failure, the years ahead would be glorious, if arduous."²¹

18 Pollock 2012, 63

19 Wright 2018, 85

20 Bruce 1977, 173

21 Pollock 2012, 68

Commenting on these years, Kistemaker also concludes, “Humanly speaking, Paul was a failure who, because of his rash approach in preaching the gospel, created enmity wherever he went. He did little to advance Christ’s church and kingdom. What he needed was a period of maturation and reflection in Tarsus to gain confidence and learn patience. From a divine perspective, we say that Jesus removed Paul from the scene of conflict and confrontation in Damascus and Jerusalem. In due time, Jesus called Paul as his chosen instrument to proclaim the gospel to the Gentiles.”²²

After studying Paul’s journey, my storybook version of this man’s life was destroyed. It was not an overnight transformation story. Yes, he went from prosecutor to proclaimer overnight. But it took years for the apostle of grace to walk through failure to become an effective church planter.

Paul’s Journey of Transformation through Failure

We find hints of God’s early transforming work in this man’s life as we read his epistles. This refining process of grace started during his years in Damascus, Arabia, and Tarsus, during those silent years. Might a theology of failure have a place in preparing us for successful church planting? Can failure be redefined and redeemed as a part of God’s process in transforming us to become men and women of grace who are then used in His Kingdom work?

There are lessons from Paul’s life to demonstrate how failure can be redeemed as a tool that God uses for His purposes in our lives.

From Dependence on Self to Reliance on Jesus

The first major hint I find in Paul’s life is in 2 Cor. 1:8–9. “For we do not want you to be unaware, brothers, of the affliction we experienced

22 Kistemaker 1990, 354

in Asia. For we were so utterly burdened beyond our strength that we despaired of life itself. Indeed, we felt that we had received the sentence of death. **But that was to make us rely not on ourselves but on God...**"

I would suggest that the affliction Paul experienced, that brought him from reliance on self to God, started back in Tarsus during the silent years. The Paul we see in Acts 9 is the man who depended upon himself. He leaned upon his own strength and skills ("he increased all the more in strength and confused the Jews," Acts 9:22). He reverted to his solid skills in the diatribe debate style, as he was trained by Gamaliel, to win arguments and debates (Acts 9:29). We don't see a man in Damascus and Jerusalem who has yet learned desperate dependence on God as Paul himself describes for us in 2 Cor. 1:9. But, 23 years later, as Paul pens the second epistle to the church at Corinth we find a man relying on the Lord.

From Pride to Humility

Later in 2 Cor. 11:23–12:10, we read of the persecution that Paul faced during the earlier days of his ministry. Much of the persecution that he describes in this passage is not recorded in Acts by Luke, causing scholars to suggest that it probably happened during the silent years and Paul's earlier missionary journeys.²³ Paul would obviously face more suffering and persecution, as Jesus told him, in his calling to the Gentiles (Acts 9:16). When you read these verses from 2 Cor. 11:23–12:10, you find a man who moved from strength to weakness, from pride to humility.

We need to remember how Paul himself described his own proud position in life before coming to Christ in Phil. 3:4–6. He was head and shoulders above all others, as a self-proclaimed blameless Pharisee, the "Hebrew of Hebrews," the zealous persecutor of the church. And then 9 years after his conversion, he experiences the visions and revelations during his silent years in Tarsus (2 Cor. 12:1–7). He immediately says that

23 Thielman 2025, 61–62; Kistemaker 2001, 338–339; Pollock 2012, 55–57; Jamieson 1997, 318

“on my own behalf I will not boast” (v. 5) and speaks of the “thorn (stake)²⁴ in the flesh” that plagued his life for one purpose: to keep him humble (“not conceited”). It was such a powerful and personal lesson that he says it twice in the same verse (“to keep me from becoming conceited,” v. 7). This apostle of grace had to learn humility. It started with the fish basket in Damascus (2 Cor. 11:30–33), and the lesson was solidified by the stake in his flesh that kept him humble. This is an incredible picture of a proud man learning humility that led to reliance on Christ and a successful church planting ministry.

From Self-confidence to a Deep Understanding of Grace

The next hint that demonstrates this transformation in Paul’s life comes from 1 Cor. 2:1–5. “And I, when I came to you, brothers, did not come proclaiming to you the testimony of God with lofty speech or wisdom. For I decided to know nothing among you except Jesus Christ and him crucified. And I was with you in weakness and in fear and much trembling, and my speech and my message were not in plausible words of wisdom, but in demonstration of the Spirit and of power, so that your faith might not rest in the wisdom of men but in the power of God.”

In Acts 9 we see a man who leaned on his “plausible words of wisdom” in his debates. You see a man who “grew in strength” not in weakness. You see a man who comes in much zeal and confidence, but here in 1 Corinthians you see a man “trembling” in fear. Paul now shared his message so that those who believed would have their faith “not rest in the wisdom of men but in the power of God.” The Damascus Road experience was 20 years earlier. Paul was not the same man. His entire life and ministry had shifted from depending on himself to finding Jesus as enough, from a man of pride to a humble proclaimer of the Gospel.

24 σκόλοψ, Greek word normally translated as “thorn” is also translated as “stake,” as noted in the Enhanced Strong’s Lexicon. Also see Pollock, 2012, p. 58.

He had experienced the super-abounding work of grace in the depth of his soul. He learned grace.

After pleading with God three times to take away the stake in his flesh, he writes of receiving grace in the face of weakness. He actually boasts in his weaknesses, not his strengths, because that is where he learned grace. “My grace is sufficient for you, for my power is made perfect in weakness. Therefore, I will boast all the more gladly of my weaknesses, so that the power of Christ may rest upon me. For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities. For when I am weak, then I am strong” (2 Cor. 12:9-10).”

This happened during the silent years. He learned grace, so much that one of the strongest themes that would mark his life as a church planter is grace. Every epistle starts and finishes with grace. He went from strength to weakness to learn grace, and it became the very foundation for his whole ministry. He learned grace through what we would deem as failure.

If we can get the story right, it helps us feel the impact of God’s grace at work to transform this apostle. Paul walked through failure first. In his attempts to become all things to all men, both to the Jews and the Gentiles, he had to learn weakness. He had to learn grace. So do we. This kind of deep transforming work prepares the church planter for whatever we will face in life and ministry. Because God’s grace is always enough.

Application Points about Failure and Success in Ministry

I would suggest a few points of application as we consider the part that failure plays in our journey to become effective church planters.

Called to be God’s Under-rowers

First, remember our place in God’s kingdom work. We are called to be “under-rowers.” When Paul was sharing his testimony before King Agrippa

in Acts 26, he said that God had appointed him to be His “servant” or “helper” (Acts 26:16) in the work of the ministry. Instead of the normal Greek term used for servant or helper²⁵ he uses a different term²⁶ that means “under-rower.” It is a concrete picture of what kind of helper God uses in His Kingdom work. The helper is pictured as a person under the deck of a ship, as one on the team of rowers who takes his command from the captain of the ship. The rower is never in charge but plays a significant role in making the ship move through the water. As church planters, like the Apostle Paul, we are the “under-rowers,” under the deck, taking our orders from the captain, Jesus. It’s a picture of complete humility and allegiance.

God does not need us. We cannot move one heart among the unreached to believe the gospel. Only God can. He is God and He will accomplish His purposes. Somehow in this mystery of Christ planting His church, He chooses to use us. But He can use us best when we remember where we fit best. In complete absolute surrender to His will. He may use us to see one person come to faith, like Philip with the eunuch, or like Peter, who was used to seeing thousands come to faith. Or Paul who is seen as the greatest missionary in church history. God used and redeemed the failure in Paul’s life to make him fit for his calling.

Jesus is Lord of the Harvest

Second, we need to remember the part that Jesus plays. He is the Lord of His harvest. We are not. He said HE would build His church. And He will. His purposes will never be thwarted. We may not understand at times, but in the end that’s okay. He is still the head of His church.

Our days among a Muslim people never saw a church planted. We did everything right. We even had the church planting gurus come to our

25 δούλος or διάκονος

26 υπηρέτας

teams and train them. Thousands of Muslims probably heard the Gospel. But we never saw success. We instead experienced setbacks, riots, death on our team, team implosions, and evacuations. We pressed through, but we never reached our goal.

I can still remember the one evening when we drove up to our house and there was a man waiting to greet us. He pulled out his ID card, showing that he was a national evangelist. He had led Muslims to faith and was there to ask me how the ministry was going. He wanted to know if we were seeing any fruit in the ministry. His questions were pointed.

I was cautious. We were doing ministry under the radar but living our faith out loud and sharing Christ wherever we could. At one point we even had a team of nearly 30 workers, sharing their faith and pressing the boundaries in proclaiming Christ. However, I shared none of these details with him and only acknowledged that we were followers of Jesus.

The next morning I found out the man was a spy. He indeed had been a national evangelist and had led Muslims to Jesus. But he had converted to Islam and his mission in life was to travel around and expose workers. That was his goal when he met me and the Islamic leaders listened to whatever he said. He told them lies about us, that we were hypnotizing people to believe our message and that we were paying for some peoples kids' education, to bribe them to believe. Overnight, all our friends immediately stopped coming to our house. Ten years of ministry shut down in one night.

One spy. One night. One conversation.

How could God redefine and redeem what was a picture of ultimate ministry failure? I had no answers and no way forward. To this day I still have no way to grasp why it happened and how God would use it.

Pressing into God's Character

Let us fulfill the work He has given us, remaining zealous, but with the maturity of faith that longs to do just one thing...the will of the Father.

Leave the results with God. Press into His character when nothing makes sense. If we can remember first, that we are the under-rowers and second, that He is the Lord of His harvest and the head of His church, then we can faithfully live our faith out loud, long and pray for a church planting movement and do everything to see His Kingdom come, but in the end, we leave the results with God. We press into His character when we face what appears to be failure. Let Him redeem our failures for His purposes in and through our lives.

At the beginning of our ministry years, we spent 10 years in an animistic tribe and watched God plant His church. Then we spent 16 years in a Muslim context, convinced we would see it again. Instead, we personally saw only one person come to faith. We faced intense opposition and resistance. There were other accomplishments, but our main goal was never reached.

That one person who did come to faith watched our lives for over 10 years before she decided to follow Jesus. She has now joined the church planting efforts to see her own people one day embrace Christ. She has led other Muslims to faith and is a great disciple-maker. But even in the face of that little success, the team today is facing even more opposition to the goal of church planting. A recent convert recanted his new faith in Christ and exposed the team. Workers are being deported. While Bible study groups are meeting, at the time of this writing, a healthy church plant does not yet exist.

This was not the story we had hoped to write, but it's not our story to write. That's why we press into God's character.

Conclusion: Let Jesus Redefine and Redeem your Failures

I'd like to suggest that we need to redefine our understanding of failure and success in God's Kingdom work. Success may not be defined by our metrics in church planting. For some, or even many of us, success might

be defined by what Jesus said. He came to do the Father's will. Period. I now look back over our years of "success" in the animistic tribe where we saw God plant his church, and over our years of "failure" in never seeing God plant his church in the Muslim people group, and I now see both experiences as God's will. This new perspective changes everything.

We were the harvesters in the animistic tribe, but we were the waterers in the Muslim people group (1 Cor. 3:6-9). Well... more like rock removal workers! But we did the Father's will, even if we felt failure because we never saw the church planted.

It is His harvest. We are the under-rowers. He is in charge. He will build His church and the gates of hell will not prevail. That is our hope as church planters. Let failure be used of God. He is the master redeemer of our stories. He is just as much in the process of transforming us (and at times that may mean through failure) as He is in the process of planting His church through us. Let Him write your story. There can be nothing better.

Let us grow in our dependence on God, learn to walk in humility, and learn grace as we welcome the hardships and weaknesses in life. Let us press into His character and let our theology of failure be Christ-centric as He plants His church through us. And may we say with Paul, "For me to live is Christ, to die is gain" (Phil. 1:21).

Let Jesus redefine and redeem your failures. That is where true success begins.

Questions for Conversation

1. To what extent does the author's personal experience resonate (or not) with your own?
2. Besides the apostle Paul, can you think of other biblical characters whose ministry might be considered a "failure" by the standards of our time?

3. What definitions of “success” and “failure” are influential in your home culture and your host culture? How do you believe “success” and “failure” needs to be redefined for yourself, your coworkers, and your local friends?

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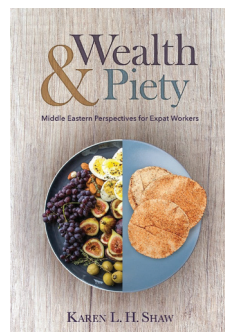


Wealth & Piety: Middle Eastern Perspectives for Expat Workers

Karen L. H. Shaw. William Carey Publishing, 2018. 190 pages.

Reviewed by J.F.

J.F. moved as a tentmaker to the Arabian Gulf 19 years ago, with his wife and four children, after Arabic study in the Levant and ministry among Arab Muslim immigrants in the United States. In the Gulf, the slow responsiveness of nationals led them to diverse avenues and partnerships to promote church planting among locals. In the last three years, they have been involved in a local church.



Why I Read This Book

We were clueless and unprepared for what we have faced over the last 30 years of ministry among Arabs. We read good books¹ and had good training, so we expected the requests for money and assistance in acquiring a visa to the West, but our own cultural background made it difficult to comprehend the dynamics which were at play. Living in an expensive and wealthy Arab Gulf nation for the last 19 years has made the financial requests bigger and more complex. Not only were we perceived as wealthy since we are from the West, but my employment, benefits, and our life status with adult children meant we indeed had surplus, to

1 One of the most eye-opening books was *Miniskirts, Mothers and Muslims* by Christine Mallouhi, and more recently, Don Little's *Effective Discipling in Muslim Communities: Scripture, History and Seasoned Practices* ([reviewed](#) in Seedbed).

which some of our dear brothers and sisters seemed to feel they should have access! Whether in the context of media follow-up or walking with leaders of a newly established indigenous church, where I serve as both treasurer and a conduit for external funding, our perplexity was reaching a crisis point. When should we give? How can we say, “No”? What’s the best way and time to teach biblical thinking on wealth, caring for the needy, and giving to church? What assumptions of mine must change?

The Author and Her Research

And so, we read more books about generosity², partnership,³ patronage,⁴ and aid,⁵ but none more fully explored the dynamics than Karen Shaw’s *Wealth and Piety*. The author has lived in the Middle East since 1990, where she is assistant professor of cross-cultural ministry at Arab Baptist Theological Seminary near Beirut, Lebanon. In the foreword, Timothy Tennant accurately writes, “It is truly a gift that Karen Shaw has identified one of the deepest challenges cross-cultural workers from the West face: How to navigate the perceptions and obligations which are rooted in wealth disparity between ourselves and those whom we

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- 2 *Leverage: Using Temporal Wealth for Eternal Gain*, by Russ Crosson. Encourages Western wealthy Christians to determine when they have ‘enough’ and go well beyond a tithe. Application was primarily in funding organizations. We realized that a major stress in our context is not having the comfort of feeling in control of when, to whom, and how much we give, in the face of expectation and sometimes sense of entitlement.
 - 3 *Cross-Cultural Partnerships: Navigating the Complexities of Money and Mission* by Lederleitner, M. T., & Elmer, D. (2010). The book’s context of relationships between typically Western funding organizations and field Majority World ministries provided insight for managing my role between ours and other organizations and local ministry and projects (especially helping me see the need to work toward local believers taking over my role).
 - 4 *Ministering in Patronage Cultures* by Jayson Georges ([reviewed in Seedbed](#)). This book, written a year after *Wealth & Piety*, truly opened our eyes to perplexing dynamics in many of our relationships, where we were sometimes clients and often patrons. Georges demonstrates how pervasive patronage is in Scripture, as an element of honor-shame dynamics, and suggests how we might redeem its negative aspects.
 - 5 *When Helping Hurts* by Corbett and Fikkert ([reviewed in this issue of Seedbed](#)). While the context is primarily organizational aid for relief and development, the principles help the reader grow more discerning at recognizing unintended consequences.

serve” (xv). The author does this less by personal observation, and more by a survey of 190 Lebanese and 35 in-depth qualitative interviews with representatives of nine Middle-Eastern countries of varying age, gender, religion, sect, and financial means, from very poor to moderately wealthy (57).⁶ A gift indeed!

The Book’s Structure and Content

Shaw’s work thoroughly addresses several topics, is extensively annotated with both Scripture and other works, and includes many lists and summaries which offer numerous facets to each topic. The spectrum of details and anecdotes make it difficult to summarize here; I can only whet your appetite! After two chapters giving Old and New Testament descriptions of the “righteous rich,”⁷ she describes the “righteous” ideal of her Muslim and Christian sources for each of seven topics (see TOC below), indicating both what is culturally expected as well noting frequently observed contradictions. For each topic, she summarizes relevant Bible texts and perceptively identifies gaps between local ideal/application and Scripture. Challenges for expats are identified as well as the complexities that Arabs must navigate. Though she did not answer all my questions, Shaw presents implications for both the ministry *and lifestyle* of the Western worker serving in the Middle East. While her work reflects her academic role, she makes the content very accessible.

The Righteous Rich

I think that individualism in the West and our value of self-reliance overly simplify our view of wealth. We consider ourselves far from halls of power and justice, and so do not consider the extensive body of teaching

6 She did not have access to the very wealthy to give them a hearing (xxiii, 148 note 500).

7 Shaw realized her own confusion upon reading Jonathan Bonk’s *Missions and Money: Affluence as a Western Missionary Problem* (1991), whose suggested approach defines the outline of her book (xv, xx).

in the Law and Prophets on those matters as relevant to us. We look *up* to the wealthy in the Bible and the modern “rich and famous,” not realizing that relative to most on the planet, we *are* materially wealthy. Shaw’s two chapters on the righteous rich are therefore very relevant to us!

Her thorough Old Testament survey looks at the lives of Abraham, Job, Solomon; along with the teaching of Deuteronomy, Proverbs and Amos. For the New Testament, she covers the Sermon on the Mount, Acts and the Church in Jerusalem, the unrighteous rich in James, and the righteous rich in 1 Timothy. She considers their historical and cultural contexts, and notes some commonalities with the modern Middle Eastern context. She concludes that the “biblical mosaic” cannot be conformed into a “single, simple image,” but she does notice patterns, yet she wisely avoids turning biblical teaching into a list of rules. “True righteousness will go beyond the precise requirements of the law because it blossoms forth from a relationship with God in which God’s generous character is infused into the affections and behaviors of his righteous one” (56).

Most of us have come to the Arab world because we have something to say. Shaw provides a crucial reminder that, “Sometimes it is necessary to display a grasp of divine wisdom about practical ethics before one has the credibility to talk doctrine” (71). Most evangelical training focuses on doctrine, apologetics, and *personal* piety, leaving the Western Christian with a weak framework of ethics (for reasons of multi-culturalism, emphasis on personal freedom, or protecting the gospel from works – a fear not shared by the NT, eg. Titus 3:5-8). The demands of collective duty in Middle Eastern society and expectation to see ethics externalized and articulated lead both to being misunderstood by locals and to culture stress for the new arrival.

A Sample of Content

How We're Perceived

Cross-cultural workers must be ready to answer questions about the source of their finances! Shaw provides helpful ideas on navigating the complexities of this question. She notes, "Many Middle Easterners seem to follow the rule, 'When in doubt, assume the worst'" (109).

We must understand how our choices are perceived by those we serve. As she says, "the Westerner might be surprised at the degree to which people observe and comment on the lifestyle choices of others" [including you!] (122, note 474). It is essential to understand that our actions may be misinterpreted, and our good intentions will not rescue us, "some things which we see as honorable [Do-It-Yourself projects; delight in thrift store purchases] are considered humiliating by Middle Easterners" (135).

Shaw relates a fascinating observation from one pastor, who said that "many foreign Christians had little impact in the Middle East with people at any economic level because their work orientation and introversion kept them aloof" (148). The pastor encourages us to be more involved with the community and church, not only spiritually, but socially. I am astonished at the level of pastoral engagement of the Gulf Arab leaders I have the privilege of serving among. Collectiveness and relationship permeate every aspect of their life and being, in significant contrast to my individualistic notions of time and money. I think the expectations of the collective play a role in intimidating some of us toward greater introversion!

Financial Ministry Partnerships

Cross-cultural workers must work towards accountability and transparency in financial partnership (regardless of how foreign it is) but should expect frustration regarding accountability over handling designated funding (101). "We also need to guard against using donations

from our organizations to control and manipulate” (173) or create disunity through buying loyalty. Pastors benefit from access to outside support, yet Shaw urges caution “in entering into a relationship with a Christian leader whose political and financial ambitions exceed his godliness” (175). Shaw presents good insight on bribery and corruption which are prevalent in several Arab countries.

Patronage

Attempts to merely have a social relationship or provide spiritual teaching with someone of unequal social status while avoiding requests for assistance on any scale (passport, money, work) are unrealistic. The worker from the West is expected to use their connections “to help all with whom they associate, using those connections to their advantage. ... Refusal to attempt to patronize the person in this way will call into question the sincerity of the missionary’s friendship or worthiness as an influence in the community” (172). As patrons, we can use our influence to develop believers through teaching and mentoring, rather than just giving handouts. She highlights opportunities to model and teach on righteousness in the workplace, business, and family: “many families, especially among the poor, need training in how to get out of debt, live within their means, respond to extortion, manage money, save, and work toward realistic financial goals” (120).

Give Generously

When asked for help, we should involve others with more discretion, since Westerners are “too trusting,” and the requester may be exploiting our ignorance. “Middle Easterners as a rule are very skilled at detecting deception in another person” (136). Shaw described that help to the poor must be “in a manner which does not compromise the honor of the recipient. ... if you give a donation but take away the person’s honor, you have robbed that person by taking what is more precious than the gift you have given” (91). Cross-cultural workers should lavish honor on

guests through hospitality to show oneself as an honorable person (99). They should learn from their community *how* to give, and what not to say. Using the wrong words with generosity can unintentionally shame the recipient and lead to rejection of the gift.

Constrained by Budget?

Expat workers may feel “virtuously deprived” having sacrificed career, comfort, and family proximity to move overseas (xx). However, we should not expect “understanding, gratitude, or applause from Middle Easterners” for what opportunities you left behind to come serve, but rather suspicion (101)! Regardless of how tight our budget is, as we try to cover expenses with support, the Middle-Easterner sees us as wealthy. Our donors may like how frugally we live, but our frequent international travel gives an impression of wealth to our neighbors (75–77). To reflect righteousness/piety to those we serve, and to live as one who is respected as honorable, we must spend and give money that is likely outside our budget! How? I recommend expat workers budget funds to practice generous hospitality at home and outside in order to build relationships and connections, and have a team-managed organizational project account (or one’s own tithe) to give some material help to those in need.

The Book’s Value

The book provides a wealth of understanding (no pun intended) to the expat worker. It is preferable to decades learned the hard way, as it can take some personal mistakes to gain the “aha” moment of what the books are trying to address. Although the book did not give me easy answers to address the solicitations we face, it deepened my understanding of the culture and helped me articulate guidance to help other expats. While the Lebanese context is paramount in the book, and the focus is not exclusively on the BMB (believers of Muslim background) context, the biblical research on the “righteous rich” is applicable in any

context. There are other aspects which are relevant across the Arab, and to a lesser extent, Islamic world.

The book can also be helpful to English-fluent Arab ministry leaders who partner with Western expats. Arab partners will not only benefit from Shaw's biblical surveys, they may also better comprehend some of the challenges with which expats wrestle—which puzzle them. (The indigenous leader I serve, who lived in the West, will often "interpret" to other Arabs the underlying perspective behind my words.) Effective partnership with nationals must involve mutual understanding and forbearance; this book may help Arabs more explicitly understand both expat perspectives and their own operative assumptions.

Finally, the book increased my gratitude for the Arabs God has put around us. These include BMB leaders with whom we process challenges we face while watching them grow and learn from consequences of their own actions. They also include Muslims and other BMBs who allow us to see them wrestle with complexities of "wealth and piety" in their own lives. As God brings Arab believers together in community across tribal and economic lines, they also struggle with these matters, as they navigate a new faith and text, persecution, limited resources, high expectations, expat partners, outside funding, and unwanted attention from authorities.

If you are in relational ministry in the Arab world or in similar contexts, this book will help you practically navigate the financial dimension of living and serving cross-culturally.

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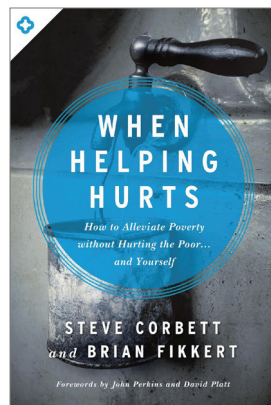
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When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor ... and Yourself

By Steve Corbett and Brian Fikkert. Moody Publishers, 2012. 251 pages.

Reviewed by William "Bill" in the Arabian Gulf



Bill is serving in the Middle East (now for over 40

years), mostly as a tentmaker in the Arabian Gulf. His family shares Christ with Gulf locals, builds up local believers, and encourages expatriate churches to reach out to locals. His university studies included a BA in Economics and an MS in Industrial Engineering: Economic Systems Planning--Economic Development.

Have you ever thought that helping the poor, in the West and overseas, is not working? Have you felt that Christians should do something, but often help does not bring long-term improvement? In the US, decades of the "war on poverty" (a huge departure from the way poverty was biblically addressed from colonial times until the mid-to-late 1800s) has only made things worse, destroying initiative and work ethic, breaking up families, and keeping people dependent and disempowered. Overseas, in places like Africa, decades of Western aid have not always served to improve lives but empowered the rich and powerful. In our personal lives overseas, especially as Westerners often viewed as "the rich," we often question whether to give money when asked, with all the problems it brings, such as the risk of destroying a local believer's

witness if their community thinks that person is not suffering for Christ but being paid by foreigners to witness.

When Helping Hurts is written by evangelicals to evangelicals, especially for those seeking to truly help a community in Christ's name, whether at home or abroad. It is based on Christian principles of treating people with respect, listening before speaking, and adapting locally. It recognizes that much aid is not helping, but merely perpetuating dependence on one side and feelings of superiority on the other. It puts Christ and Christians at the center of the reconciliation and transformation that both the poor and we ourselves need, giving respect to and listening to poor communities and their felt needs.

Author Steve Corbett is the community development specialist for the Chalmers Center for Economic Development at Covenant College and an assistant professor of economics and community development. Author Brian Fikkert is a professor of economics at Covenant College and the founder and president of the college's Chalmers Center. They have lots of experience putting these principles into practice and helping others do likewise.

Part 1 lays the foundation, discussing the fundamental nature of poverty. Part 2 discusses three key issues for the design and implementation of any poverty-alleviation strategy. Part 3 applies all of this to "economic development," which seeks to increase the income and wealth of the poor. Part 4 describes steps to take toward implementing this in various contexts, a new section added for the second edition, since some readers of the first edition felt paralyzed by fear of causing harm and so did nothing (15-16).

The authors emphasize biblically that the church is responsible for helping the poor, both spiritually and materially (31-46).¹ They told of

1 See for example Isa. 1:10-17, 58:1-10; Matt. 25:31-46; Acts 6:1-7; Gal. 2:1-10; James 1:27; 1 John 3:16-18.

the “Great Reversal” in 1900–1930 in North America when the evangelical church reacted against the theological deficiencies of the social gospel movement. This lack of theological balance continues to affect the evangelical church today. Missionaries to the developing world teach salvation, as they should; do they also teach about God’s concern for the poor? Do they encourage churches to model a Christian worldview, a kingdom perspective, in their interactions with their community, in word and in deed? The early church spread its faith as it cared for the downtrodden and grew explosively as a result.

What is the root problem in poverty? Most middle-class Americans think it is lack of material goods. But the poor in low-income countries describe it differently. “Poor people typically talk in terms of shame, inferiority, powerlessness, humiliation, fear, hopelessness, depression, social isolation, and voicelessness” (51). How we view the problem affects our “solution.” The book draws on Bryant Myers’s (1999) *Walking with the Poor: Principles and Practices of Transformational Development*. God designed humans to be in relationship with God, with self, with others, and with the rest of creation, and the fall (Genesis 3) impacts each of these relationships. Fallen people have a poverty of spiritual intimacy, of being (an improper view of themselves), of community, and of stewardship. “One of the major premises of this book is that *until we embrace our mutual brokenness, our work with low-income people is likely to do far more harm than good*” (61, emphasis original).

And now we have come to a very central point: *one of the biggest problems in many poverty-alleviation efforts is that their design and implementation exacerbates the poverty of being of the economically rich—their god-complexes—and the poverty of being of the economically poor—their feelings of inferiority and shame.* (62, emphasis original)

Some feel trapped in poverty, but we are ambassadors of Christ the reconciler (71–73). The author’s helpful definition of poverty alleviation:

Poverty alleviation is the ministry of reconciliation: moving people closer to glorifying God by living in right relationship with God, with self, with others, and with the rest of creation. (74)

One type of poverty alleviation is material poverty alleviation, which they define as “working to reconcile the four foundational relationships so that people can fulfill their callings of glorifying God by working and supporting themselves and their families with the fruit of that work” (74). It is about “People and Processes, Not Projects and Products” (77).

Knowing what poverty is, the book addresses three distinct kinds of assistance. After a crisis, first relief may be needed, then rehabilitation, then development. “One of the biggest mistakes that North American churches make—by far—is in applying relief in situations in which rehabilitation or development is the appropriate intervention” (101).

We should avoid trying to fix them, reinforcing unbiblical superiority-inferiority feelings. “For these reasons, many Christian community-development experts have discovered the benefits of using ‘asset-based community development’ (ABCD) as they seek to foster reconciliation of people’s relationships with God, self, others and creation” (119–120). God has given the poor talents and assets that might be used; start there.² This reminded me of some biblical passages, such as God’s question, “what is that in your hand?” (Exod. 4:2), or the prophet’s question, “what do you have in your house?” (2 Kings 4:2).

One common problem in well-meaning aid efforts is equipment being given to help a community, but a few years later it has rusted, and some of them never used. A frequent problem is “*inadequate participation of poor people in the process.*” (134, emphasis original). Whatever the kind of assistance given, we must be “working *with*, not *for* people” (105).

2 The authors offer a helpful four step plan (119–120).

Part 3 goes on to practical strategies, addressing short-term missions, domestic poverty alleviation, overseas applications (such as micro-finance programs, partnership, training programs, and very briefly Business as Mission) and briefly the role of the North American church (185–200).

In the new chapters of the 2012 edition, the authors give principles and ideas on how to get started in a North American church context, using approaches discussed earlier. The new appendix gives a bit more on the Community Organizing Process in North America.

Evaluation and Practitioner's Angle

Ted Esler (2021), in *Innovation Crisis* (reviewed in *Seedbed*), used *When Helping Hurts* as an example of innovation through design thinking (empathize, then strategize). Esler personally asked Fikkert how he developed his ideas, and Fikkert explained that economists focus on the material side of poverty, and church leaders on the spiritual side; he sought a more comprehensive model. At Covenant College “he joined a community that emphasized the kingdom of God” (Esler 2021, 149). In an African village, he used simplified design thinking (empathize, define, ideate, prototype, test), teaching the local church to listen to the poor before they imagined and planned change—after seeing the results, the witch doctor from a nearby village gave the church land to build a church in their village too! Esler mentions the role of systematic thinking, which can be helpful as far as it goes (Esler 2021, 148–149). This is an exceptional story of how good can come from thoroughly biblical work, even clearly recognizable by those who do not share our faith. Our good fruit speaks well of our faith and our understanding of God and mankind.

How can we apply this to our part of the world? In the Middle East, there is lots of refugee work – ought we to incorporate the ideas in this book, seeking long-term benefit for refugees, empowering them?

Who are the poor? My experience is primarily in the Arabian Gulf, where most cross-cultural workers have full-time jobs in their host country. In the Gulf, people are paid according to their passports. We

may feel embarrassed by how little we pay a housemaid. However, they send most of the money back home, where it is enough to put their children in private schools and build houses for their extended families—things which some of us expat workers would have a hard time affording for ourselves!

How can our churches best help? Before helping those we consider needy, we might ask: do they consider themselves needy? Do they feel empowered and uplifted when they receive our material gifts? I once asked an Indian pastor in the Gulf if his church had a ministry to (mostly South Asian) laborers. He answered, yes, all of their churches do! It may be a stretch for Westerners, at the top of the social scale, to minister to laborers at the bottom. In one Gulf country, many Americans were expelled for doing so, probably as the government feared Western publicity that would embarrass them. Perhaps it makes more sense for Indian churches to minister to these South Asian laborers.

How does sharing with locals connect to helping the poor? One British man in the Gulf brought food to locals he thought were poor – they were living in free, temporary, air-conditioned shacks – while making clear his love of Christ. Afterwards, a couple of churches took up a similar ministry to a particular village. They later stopped, however, as they thought giving food without much witness was not worthwhile—and was there real need there? Some of us have attempted teaching ESL to public school village children, which gave some opportunities to share our faith. Churches join in a joint relief committee which investigates individual needs, helping people of all nationalities and religions in special need—are these also opportunities to sow seeds of grace and truth?

One family in the Gulf started a ministry to locals with disabilities, which I have been involved in. Locals with disabilities are traditionally hidden, as they are shameful to society and families do not know how to help them. The local people greatly appreciate the social interaction provided by this ministry, as well as the home therapy provided by some with expertise. We are known as Christians from the church, and we can

share more on home visits or special occasions. They appreciate our love; we treat them with dignity and give them a glimpse of Christian community. Starting such a ministry may take someone special. Others can then come alongside and our local churches might even join in.

Recommendation

I highly recommend this book, not only for NGOs helping the poor, but for all engaged in church planting. The authors evidence a lot of experience and deep thought, not only regarding the economic perspective, but significantly also from the Christian faith perspective, of what it means to really help the poor.

Chapters begin with an exercise to do individually or in a church or ministry group and ends with reflection questions and exercises. I did not spend much time on the practical exercises, but they would be especially helpful in clarifying what readers do not know (we all need humility and an encouragement to listen and learn). These can also help a group, such as a church-planting team in a poor area, especially if doing NGO-type work, to consider together how to apply the many principles in particular situations, helping the team to learn, to be on the same page, and to talk through important issues biblically as well as practically. A number of the principles—such as empowering others and not feeding our Western pride—are helpful in most of our contexts, whether we are helping the poor or not.

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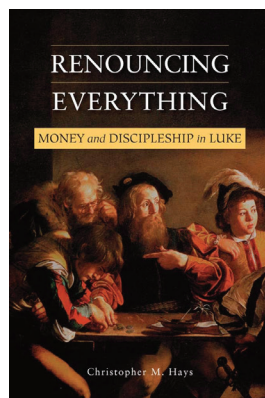
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Renouncing Everything: Money and Discipleship in Luke

By Christopher M. Hays. Paulist Press, 2016.
144 pages.

Reviewed by Gene Major

Gene Major (pseudonym) is an American who grew up in Africa and Southeast Asia and holds a Th.M. from Dallas Theological Seminary. Gene and his wife, Dawn, have been engaged in church planting ministry among Muslims in South Asia since 2014, where they currently lead a multicultural team of Americans and Brazilians.



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Renouncing Everything: Money and Discipleship in Luke seeks to help the serious disciple of Jesus to discern and practice a consistent wealth ethic through the writings of Luke. The author, Christopher M. Hays, is a New Testament scholar as well as the president of ScholarLeaders International, a ministry focusing on the encouragement and enablement of theological leaders from the majority world. He formerly served for eight years as a seminary professor in Medellin, Colombia and currently lives in North Carolina with his wife and three children.

Summary

Renouncing Everything is a relatively short book when compared to the tome of which it is the distillation: the author's doctoral thesis originally published as *Luke's Wealth Ethics: A Study in Their Coherence*

and Character. The author is remarkably self-disciplined to explore Luke's biblical theology without venturing into systematic theology or the writings of other biblical authors.¹ In just seven chapters, the author highlights the challenges that face a Jesus-follower who is trying to establish a consistent understanding of Luke's position on wealth. The author sees two problems: Luke's apparent self-contradiction (inconsistency) and Luke's seeming inability to be realistic at times (impracticality). An example of this so-called inconsistency can be seen when Jesus states, "Any one of you who does not renounce all of his possessions cannot be my disciple" (Luke 14:33), but then Luke goes on to tell of numerous disciples who did not renounce all their possessions and about whom there seems to be no disapproval (e.g. Philip in Acts 21:8; Simon the Tanner in Acts 9:43; Cornelius in Acts 10:48). "To complicate matters further, there are parts of Luke's writing that sound socialist," Hays goes on, referring to the situation in Acts 4 in which the Jerusalem community held everything in common (chap. 1, "Luke's Wealth Ethics"). Hays then continues to identify what he terms "impracticality." He says, "There are numerous reasons to think that Luke's wealth ethics are not very practical After all, if you sell everything you have and give all the money to the poor, do you not then become a poor person in need of money?"²

Hays goes on to survey four different views on how to handle these challenges. The "interim explanation" views Jesus' radical teachings on wealth as only applicable during that time (chap. 1, "The Interim Explanation"). The "literary explanation" asserts that the inconsistencies are because Luke used multiple, incompatible source texts (chap. 1, "The Literary Explanation"). Adherents of the "bi-vocational explanation" hold

1 While systematic theology seeks to develop teachings on specific topics based on all the Scriptural evidence available, biblical theology seeks to understand specific authors or books of the Bible in their own context, vocabulary, and categories, without necessarily synthesizing it with biblical teaching elsewhere or interpreting it with categories not present in the text (see Carson 2000).

2 Chap. 1, "Luke's Impracticality."

that Luke has two different groups of Jesus-followers in mind (disciples vs. the crowds or the itinerant vs. the non-itinerant) which accounts for differing sets of instructions (chap. 1, "The Bi-Vocational Explanation"). Finally, the "personalist explanation" argues that there is flexibility for each Christ-follower to decide for him or herself how to conduct oneself when it comes to wealth (chap. 1, "The Personalist Explanation"). In spite of the confusion, the author contends that seeking to understand a consistent Lukan wealth ethic is still helpful and meaningful. In the remaining chapters, he concerns himself with orienting readers "toward how to go about understanding the ethics presented in Luke's Gospel" (chap. 1, "Summary").

There can be a tendency for readers to "soften" some of Jesus' hard sayings in Luke, but Hays urges readers to "let Luke be Luke," lest we "actually end up silencing Jesus" (chap. 2, "Let Luke Be Luke"). Over the next several chapters, the author first identifies the central principle of Luke's wealth ethic (love of God and neighbor, according to Luke 10:27) and then moves on to survey relevant passages in the Gospel of Luke and the book of Acts. Hays explains that we need to examine both the ideas Luke teaches as well as the behaviors he describes through paradigmatic characters (chap. 4, "Models of Discipleship in Luke").

According to Hays, Luke's wealth ethic is especially motivated by five theological convictions: love and mercy, the Old Testament, the dangers of wealth, divine provision, and eschatology. He brings these pieces together by summarizing how he understands Luke's wealth ethic, asserting that disciples of Jesus must love God with everything and their neighbors as themselves (love and mercy). Since there will always be people in need ("neighbors"), one cannot really justify keeping extra wealth instead of showing mercy to someone in great need. Additionally, holding extra wealth puts a person in spiritual peril, because riches can tempt us away from the sacrifices of being a disciple of Jesus (the dangers of wealth). Expecting his readers to be concerned for their own survival, Luke assures them that God will care for them (divine provision).

He further highlights this matter by pointing out that the Law has always called for caring for the poor and needy (the Old Testament). In caring for these ones in need, one can expect eschatological reward. If one does not seek justice and mercy now, one can be assured of receiving justice, but not mercy, in the life to come (eschatology) (chap. 6, "Conclusion"). Finally, the book closes with some suggestions on how this wealth ethic might play itself out in the world today for the serious follower of Jesus.

Evaluation

One of the strengths of this book was its thorough biblical theology. Upon finishing the book, the reader is left with a sense of having thoroughly covered the material—especially for a book this size. Secondly, Hays balances a dogged, exegetically honest determination to "let Luke be Luke" with a commitment to seek actual life application from this teaching. Indeed, Hays' discipline in the progression of his argument from exegesis to life application never left me feeling like he was allowing a predetermined personal conclusion to steer his exegesis of the pertinent texts.

A third strength of the book was its brevity. The final third of the book was primarily endnotes, making the actual text of the book even shorter than its advertised 144 pages. This made the book far less daunting to the busy reader-practitioner who often does not have the time and space to tackle a full-length, academic work. However, the book's brevity was also one of its weaknesses. Sometimes, it felt a bit crowded as though the author was trying to fit as much of his original book's content into as small a space as possible. While I appreciated his thoroughness, it sometimes felt counterproductive—as if I were drinking out of a firehose.

My primary disappointment with the book was that, while I anticipated the author unveiling a fifth way to understand the topic, he merely presented a blend of the four. I had expected a complex conclusion based on all the exegetical buildup. Instead, the conclusion felt similar to what most evangelical readers would have already concluded to begin

with. Make no mistake, I have no problem with a simple conclusion and typically think it is the best option. What felt incongruous in this case was that the author's intense exegesis implied that the conclusion of the matter was something other than what people would naturally conclude, when in fact, it was fairly straightforward to begin with.

The Practitioner's Angle

The topic this book covers is relevant to followers of Jesus anywhere in the world. In areas where there is as enormous a disparity of wealth as there is where my family serves, the topic is both relevant and incredibly complex. Neither this book's length nor focus allows for many examples that take wealth disparity into account. For example, one principle the author asserts is that "every disciple of Jesus must commit all of his or her resources to the kingdom" (chap. 7, "A Goal: Committing Everything To God"). That is easy enough to say, but what would that look like for a relatively wealthy expat surrounded by the urban poor living under plastic tarps?

Now, the book's absence of specific "how-tos" does not mean it raises no implications or questions for the reader-practitioner to grapple with. One of the most obvious questions to ask as a cross-cultural worker is, "At what socio-economic level should I live?" Because I come from the West, most people in my context assume I live at a certain socio-economic level. Within the patronage system of the culture, this assumption includes certain socio-cultural expectations and responsibilities regarding how I use my resources to help those less fortunate. Even *if* I wanted to renounce everything and live divested of all wealth, I do not think it would be possible in my field context. There is no category for a poor, Western businessman, and there is no visa for a non-businessman Westerner. The option is not there for me.

That being said, the option *may* be there for *local* believers. This presents quite a discipleship challenge when I, in my comfortable home, am encouraging my local brother or sister to "sell everything and give it

to the poor.” For this message to have credibility, it seems like there must be a local voice communicating it.

The book also presents scenarios that prove relevant to the questions facing self-supporting local churches. Space does not allow an in-depth exploration of this topic, but it is worth mentioning that the author’s survey of how early disciples used varying levels of wealth for God’s kingdom could be instructive in the formation of sustainability structures for local churches comprising mixed socioeconomic classes.

In my experience, most practitioners live by some form of what Hays ends up concluding in this book; it is not particularly new information. What practitioners need are context-specific books chock-full of examples and ground-level applications. I cannot help but think there are probably other books out there which incorporate *both* the biblical theology *and* the missiological factors involved in application.

Recommendation

Having said all that, I do see how this book could be used in valuable ways. It has much to offer in the field of biblical-theological education and hermeneutics. The author’s discussion of how to read different genres of Scripture provides an excellent introduction to the field of hermeneutics (chap. 2, “The Genre of Ancient Biography”). This is my recommendation for this book: practitioners should use it as a guide for teaching believers in local churches *how to read the Bible*, tracing this specific theme *with the local believers*. Then, let *them* make the context-specific, Spirit-guided applications at the end. This will benefit them as well as the expat practitioner.

Secondly, although this book is short, it should not be consumed in one sitting. It would be better engaged in the context of a small group over the course of several weeks or months. It could also be helpful for a team of practitioners seeking to wrestle with the ideas of wealth, money, and how to engage with nationals. I could also see it being used as a

framework for a small group Bible study in a local church context or as a study for a cohort of national pastors where questions of wealth are relevant and can be discussed at the ground level. The key would be to not expect answers from the book but rather to use it as a springboard for good conversation and practical theology in community.

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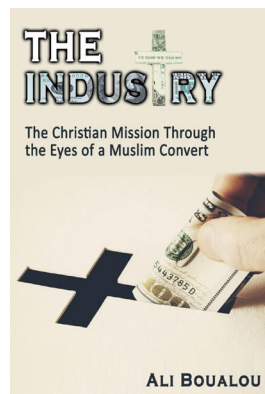
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The Industry: The Christian Mission Through the Eyes of a Muslim Convert

By Ali Boualou, Independent Publishing by John Ali Abraham, 2024. 68 pages.

Reviewed by Drew I.

Drew I. (M.Div. Trinity Evangelical Divinity School) is an American who has served in Northern Africa for more than 10 years in various roles: entrepreneur, teacher, and translator. He and his wife co-lead a multicultural church planting team.



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If the title of the book wasn't clear enough, the cover image of money being inserted into a cross removes all doubt: The *Industry* is a sharp critique of evangelical missions. The author, Ali Boualou, is a Moroccan believer from a Muslim background who has served on the staff of a US mission agency. His work is a comprehensive critique touching on diverse areas of mission practice. Though the critiques might sting those of us who work in "the industry," Boualou does not desire to burn it all down. He's aiming at a humble, biblical critique, so that improvements would be made for the success of mission (4).

Boualou's critique might be divided into "majors" and "minors." Two major critiques – and their interplay – form the core of Boualou's criticism: 1) the hierarchical corporate structure of mission agencies which is tied to the corrupting effects of money, and 2) competition and disunity among Christian organizations and denominations. Boualou sees these two as related to, or perhaps even at the root of, many problems

in Christian mission. These problems include misallocating donor funds, perpetuating the problems missionaries ostensibly seek to address, false reporting of conversions for financial gain, unbiblical strategies causing long-term harm, unchecked money flows creating dependency, and the rise of brokers between organizations and local believers, who exploit their position for their own financial gain and hinder genuine partnership.

Boualou tacks on some other criticisms, which are not necessarily related. I call these “minors.” These include agenda-driven evangelism dogged by foreign influence, social outreach that is manipulative and creates dependency, overreliance on a tiny minority of trained missionaries, lack of intellectual rigor, western missionaries’ “superior mentality” and involvement in politics (especially the Israeli–Palestinian conflict), and mission organizations’ resistance to promising avenues like business as mission. Yes, that is a lot of criticism in just 68 pages.

Commendably, Boualou makes an effort to offer constructive solutions for each criticism. For example, he calls for vigilance against “corporate interests and financial priorities” in sending organizations (11). He urges missionaries to prioritize collaboration by sharing contacts, resources, and strategies for the sake of new believers. He advises mission organizations to cooperate and share resources despite differences in minor doctrines (16, 20). Against what he calls unbiblical strategies, he calls for “biblical evangelism” which “emphasizes the transformative power of the gospel, the importance of public confession, and the formation of visible Christian communities...trusting in the sovereignty of God and the inherent power of the gospel message” (31). To counter the temptation to exaggerate numbers, Boualou proposes that mission organizations and donors focus on qualitative measures of growth and emphasize honesty over performance (45). Against the superior mentality, Boualou advises cultural humility, partnership and collaboration, locally sustainable ministries, and “creating space for local believers to express their faith in ways that are culturally authentic and contextually relevant” (51).

For the most part, each criticism is given its own short chapter, which includes a description of the problem and proposed solutions. Despite all the criticism, the author manages to maintain a constructive tone throughout. But as it goes along, the book becomes difficult to follow. There's quite a bit of redundancy as the same criticisms and suggestions are repeated in slightly different forms. It's unclear how the topics of later chapters (what I've called "minor criticisms") relate to the core of his criticism related to mission organizations. It devolves into a disjointed buffet of increasingly underdeveloped criticisms. Some are bizarre: he presents Malcolm X as an example of Islam's superior cultural integration, characterizing Malcolm's message as "justice, equality, and shared struggles," and an exemplary integration of Islam with local cultures (36). In the chapter titled "The Henry Lee Lucas Syndrome," Boualou sees a close parallel in the pressure missionaries face to exaggerate fruitfulness to that of convicted murderer Henry Lee Lucas, who, while incarcerated, was incentivized to confess to hundreds of murders he did not commit (41).

Sometimes, Boualou makes significant factual errors. In a chapter critiquing insider movements, he writes: "The central tenet of the movement is that new converts should remain "insiders" in their religious communities, particularly within Islam, while secretly maintaining a belief in Christ" (29). This is a misunderstanding. Those who promote insider movements do not advocate for believers keeping their faith a secret. Instead, they encourage believers to make their faith in Christ (often expressed as a "follower of Isa") known while seeking to maintain their identity and roles in their community for the sake of further evangelism and church planting (Lewis 2009).

I was also surprised that, despite the author's years of in-depth involvement in "the industry," few examples or stories are shared from his personal experiences. Though he frames the work as an insider's exposé, he leaves out the details. He's instead focused on broad strokes and tendencies he's noticed. Because very few real-life examples are shared, the criticisms often felt vague and punchless.

And yet, the author need not get everything right nor give specific examples for many of his criticisms to hit home. For decades, others have been doing this work for him. What Boualou describes as the problems of mission agencies driven by money with hierarchical corporate structures is quite similar to the critiques of Samuel Escobar (2003, 167) and Andrew Walls (1996). 19th and 20th century mission history is replete with stories of competition and distrust among Christian organizations.¹ These problems have been well known in our circles for decades. The fact that this book is published in 2024 by a product of Christian mission begs the question: how much progress have we really made?

I've recently had some email interaction with our mission organization's VP of Marketing. He had previously sent an internal email in which he discussed how our field-inspired goals would be communicated to donors, churches, and potential mobilization prospects. I noticed some differences between his message and what had been decided by field-based leadership. Having just finished *The Industry*, I was nervous. Was this an example of an American corporate sending base ignoring field-based missiology in order to create a more lucrative marketing campaign for its richest income sources?

So, I wrote the VP of Marketing an email. I expressed my concerns and asked some questions. He graciously responded, noting that the missing element was simply an oversight. He updated our organization's website right away. And he patiently answered my questions and helped me see where the internal and external messages were aligned. At the same time, he did note that we might not see eye to eye on everything due to our different roles. He's probably right about that. I might still have some quibbles. But I can see where he's coming from, and acknowledge that I have a lot to learn. At least in this case, our corporate mission structure did not mean that messaging to donors was driven by money

1 Just one example is Bosch 1991, which describes the state of affairs in China in the 1800s and 1900s (468).

and discordant with what was happening on the field. And a VP title didn't hinder listening to a field worker.

Other parts of Boualou's critique strike much closer to my experience. Much of what Boualou describes about competition among mission organizations mixed with unwise use of money accords with anecdotes from Christians in my current country of service in North Africa. In the first decade of the 2000s, there was a wave of new believers, which produced quite a few gifted leaders. A number of those leaders were offered paid positions with mission organizations and denominations. By the time I arrived in 2016, the fledgling local church was plagued with competition among leaders and dependency on foreign finances. Over the years, we've seen progress in these areas in our region. It's happened at a grassroots level, as workers from different organizations have approached one another as valued brothers and sisters in Christ. They have served each other practically, prayed together, learned from one another, and looked for ways to coordinate efforts. We've also seen initiative handed over to local leaders, who have been increasingly discerning as foreign organizations have asked to visit worship gatherings or invited members to conferences. Though we're seeing significant progress toward unity and healthy foreign-local partnerships, Boualou is right: there's still more work to do.

While the book has me thinking, I can't go so far as to recommend it to most people. The core criticisms are compelling at times, but are hampered by a lack of clarity and specificity. Its suggestions are often too shallow to be truly helpful. It's short, scattered, and difficult to follow in the second half. Despite all that, the first few chapters of *The Industry* may be helpful for those serving in mobilization bases and leading sending organizations, if they are open to being persuaded those changes are necessary. And the ideas here can remind field workers of the dangers of competition and unwise use of money and influence. Effective solutions may have to come from elsewhere, but *The Industry* might inspire us—at all levels of the industry—to take steps toward necessary changes.

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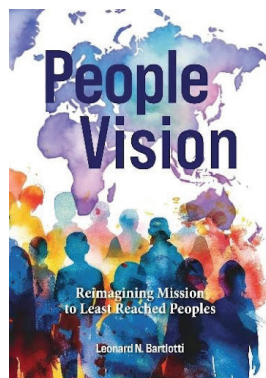
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People Vision: Reimagining Mission to Least Reached Peoples

By Leonard N. Bartlotti, Editor. William Carey Publishing. 2024. 300 pages.

Reviewed by Don Little



Dr. Don Little, a Canadian from British Columbia, served for 10 years in North Africa as an EFL teacher and church planter, along with his wife, Jeanie, and their three children (now adults). He then served in Canada in mission leadership for eight and a half years. He has served as Missiologist-at-large with Pioneers since 2007, and he directs the equipping ministry of [The Lilius Trotter Center](#). He and Jeanie live in western New York, in the USA. Don can be contacted at don.little@sent.com.

What is in this book?

Len Bartlotti has pulled together a stimulating and representative series of articles on unreached peoples that is global in scope and comprehensive in content. With contributions from 50 (!) practitioners and leaders from around the world, *People Vision* is by far the most international study and description of people-group thinking and practice ever assembled. It was printed just in time for the 4th Lausanne Congress in South Korea in September 2024.

Len's description of the book in the introduction clearly expresses the nature of this book:

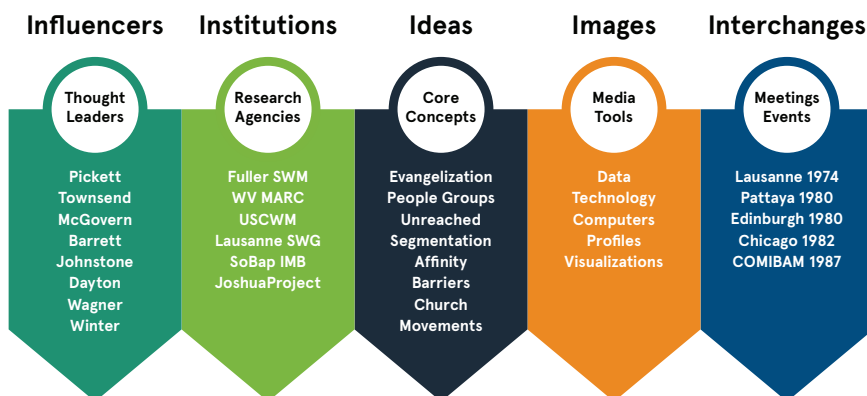
People Vision ... is an exciting, informed, global overview of people group thinking, the priority of least reached peoples today, and innovative efforts to reach them. The

book brings together the voices and imaginings of experts and practitioners, church and mission leaders, and the influencers whose ideas, organizations, images and gatherings have changed the world of missions. In *People Vision*, you will hear the perspectives of Asian, African, Latin American, European, and North American leaders engaged in frontier missions. (xv)

Topics covered include biblical & missional foundations for the UPG movement; the impact of people-group thinking on agencies, field workers, and local churches; examples of significant regional partnerships; and various reflections on topics such as mapping, apostleship, and BMB background churches. The book concludes with Len Bartlotti's (2020) seminal reflection in *Evangelical Missions Quarterly* on how we need to rethink UPG-thinking and practice as our world changes.

As you can see, this library of articles covers considerable ground! Let me highlight a few key articles that I found to be very insightful and helpful. In chapter 4, "The People Group Approach: A Historical Approach," David Datema and Len Bartlotti do a masterful job of concisely pulling all the threads and key figures together to show how the UPG thinking developed and became so influential in Evangelical missions.

The Making of a Movement



This diagram (Figure 6, p.35) remarkably pulls many key figures and organizations together to help show where this whole UPG idea came from, how it developed, and how it became so influential. Permit me to cite the first paragraph of their conclusion, which the diagram summarizes visually.

This historical overview puts into perspective both positive and negative aspects of this missiological tidal wave ... A “perfect storm” was created by the coalescence of ideas relating people groups to world evangelization; the synergy of *influencers* (thought leaders) and *institutions* (research agencies); the simultaneous juxtaposition of computer technology, data, and media that provided new *images* of the unreached; amplified by the international *interchange* of ideas, people, data, and organizations at consultations and events; all of which together helped ignite and sustain a global movement. (35)

It would be difficult, having read the first four chapters, to disagree with this concluding observation: “The concept of seeing the world as people groups is arguably the most significant thought innovation in twentieth-century missiology” (36).

The second section illustrates the impact of people-group thinking with insider stories of how things changed in the IMB (Southern Baptists), the Assemblies of God, the Korean Frontier missions movement, and in sub-Saharan Africa and Latin America. As someone who has been involved in missions since 1977, and lived through many of the changes described, these chapters were illuminating in helping me understand how radically different things are now because of the pervasive influence of UPG thinking launched at Lausanne by Ralph Winter in 1974.

In section 6, two chapters (30 and 31), “Rethinking the People Group Concept” by Minh Ha Nguyen (who tragically died in 2024, in a traffic accident) and “Ferment in the Church: Missions in the Fourth Era” by Alan McMahan, describe the same three major global trends: globalization, urbanization, and migration, and wrestle with how people-group thinking needs to be adapted and updated. It seems the two

chapters were written without any consultation in that they both choose the same three major global trends. They both offer similar and very insightful analyses of the implications of these trends and suggest ways that we can adapt our mission strategy, and they stress the importance of taking these trends into account in our mission work. Both chapters are rich in insight and analysis.

There is so much more one could say about the wealth of perspectives brought together in this book but let me conclude this summary by mentioning the first two appendices. Appendix 1 consists of six and a half pages of questions and answers about people groups. This is an excellent overview of UPG thinking, and the answers given to the questions many people ask about UPGs are concise and compelling. Appendix 2 has 11 pages of extremely informative maps, graphs, figures, charts, and lists. There are many kinds of stunning facts made visual here.

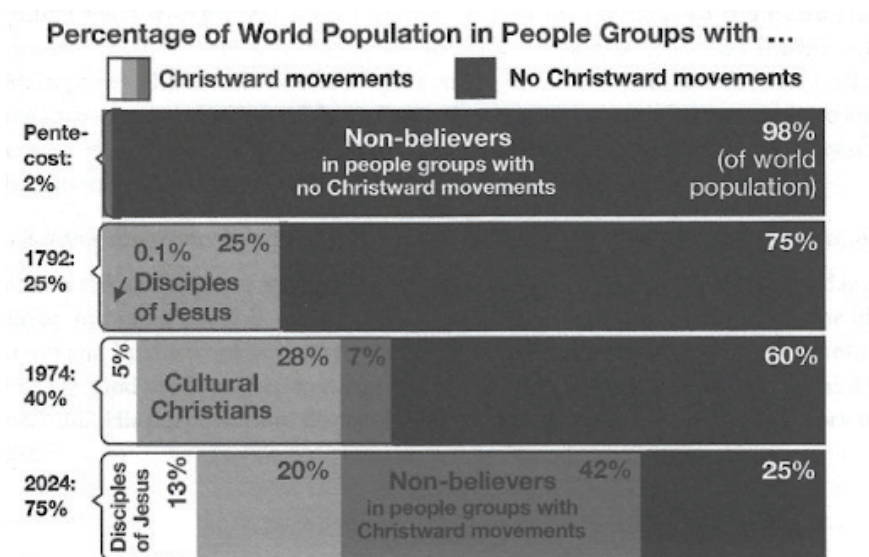


Figure 13: The Increasing Progress of the Gospel. Used with permission by R. W. Lewis.

Here is just one of the numerous illuminating figures in Appendix 2, page 282 (Figure 13). In looking at the bottom two rows of this chart, one can see the enormous progress that has been made in the 50 years since Lausanne (1974). Yet there is still so much to be done!

So, what do we make of this library in one volume?

Having facilitated a series of four online events in our mission in 2024, in which we discussed and wrestled with UPGs and what they mean for our ministries, I found reading this book cover-to-cover was a fresh education in UPG history and thinking. I was called by God into full-time ministry among Muslims as a teenager before the idea of UPGs had been developed, and while on the field, I was not enamored with UPG strategies nor did I seriously study what all the hoopla was about. Reading this book has deeply impressed me afresh with the powerful paradigm-changing impact of UPG thinking and helped me understand in a far deeper way why this understanding of missions has been so foundational in shaping the world of missions in which most of us live today.

How does *People Vision* help those of us serving in the trenches?

Whether you are in your first term, and just starting to learn the language and culture, or you have been serving for 20 or 30 years, there is something for you in *People Vision*. There are so many types of insights throughout the book. I cannot imagine anyone reading this book who will not have multiple “Ah hah!” moments of illumination. One such moment for me was the realization that one billion unreached people live in India alone (xxvi), and that half of the population of all Frontier People Groups live in India (287). Also, Datema and Bartlotti’s description of the development and influence of the people-group paradigm (chapter 4) was illuminating in that this has all happened since I first began ministry. It was fascinating to learn how the Live Dead initiative (birthed in the early 2000s) within the Assemblies of God, which focuses on church planting among unreached peoples, now accounts for 30% of all Assemblies of God global workers. And it disturbed and challenged me to learn that now, even after 50 years of UPG strategizing and mobilizing, “fewer than

4% of global missionaries work among UPGs, where 60% of the world's nonbelievers live" and that only 1% work in Frontier People Groups that have now viable witness to Christ (196).

Readers should keep in mind that *People Vision* is more of a library of articles than a cohesive book. The book would have been better had the contributions been more integrated and cohesive. For example, the section with short comments from field members about how people-group thinking impacts their ministries was interesting, but it did not really add much to the book since it was too arbitrary, and few conclusions were drawn from the wide variety of comments.

I wholeheartedly endorse this book!

That said, I would highly recommend that every team serving among unreached people get a copy of this book, study it, and have it on hand as a reference. This volume should be required reading for all mission candidates. And I would encourage you to get your supporters and church leaders to read this book.

For those already invested in people-group thinking the book is a powerful reinforcement. For those new to the whole idea, or skeptical of it, as I was for many years, *People Vision* makes a compelling case for the ongoing significance and priority of keeping the focus of local churches around the world on the peoples who are still unreached and without access to the gospel.

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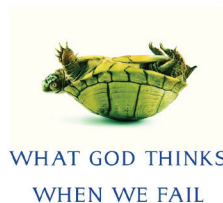
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STEVEN C. ROY

What God Thinks When We Fail: Finding Grace and True Success

By Steven C. Roy. IVP Books, 2011. 190 pages.

Reviewed by M. James



Finding Grace and True Success 

M. James (pseudonym) and his family served more than 25 years in the Arabian Peninsula, where he was employed in higher education. Together with a team, they co-labored to follow-up media inquiries, minister to seekers, disciple believers, and train workers.



“Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand.” (Prov. 19:21) It takes years for a missionary to plan and prepare for service. We study theology, raise financial support, establish a prayer base, train on church planting methods, and often acquire a new language. On the field, we expect challenges, but also a response among those whom we serve. Unfortunately, the challenges are often greater than the response and it is easy to become discouraged. Why isn’t my ministry resulting in new believers? Why isn’t a church being established? It is easy to feel like a failure; especially when you hear about the success of others. Perhaps there wasn’t enough prayer, fasting, and holiness in my life. Is there a sin that I need to address? Why hasn’t God blessed my ministry and service to him?

What God Thinks When We Fail, is a solid book that addresses these questions and related topics. I first met the author, Dr. Steve Roy, when he served as an InterVarsity Fellowship staff worker. I had been invited during the university welcome week to attend a gathering where Steve (it

feels awkward to write Dr. Roy here!) shared the basics of the gospel. I had been raised attending church and Steve helped me come to a point of decision for Christ in my life. In this book, Dr. Roy reminded me of the biblical truths of grace related to failure and the importance of ensuring this knowledge is internalized to guide the heart and emotions. Spiritual formation and disciplines help strengthen this connection between head and heart. When failure comes, confess if there is sin, grieve as appropriate, and look to Jesus, the founder and perfecter of our faith, in moving forward after failure, according to this summary quote from the end of the book.

As we learn how to respond to failure, it is especially important for us to keep our eyes on Jesus, for he experienced the kind of rejection that would readily be identified as failure from a human perspective. Yet at the same time, his is ultimately the story of tremendous success. What a composite picture we get of Jesus from Scripture – the success of a “failure”! (136)

In the first three chapters, Dr. Roy discusses the opposite of failure, success. He begins with an illustration of an orchestra violinist, who played for his maestro, though the concert hall was full. Similarly, as a follower of Christ, we live for our master and redeemer. The definition of success and failure must be based on God and not of society and culture, which often focus on *bigger* and *better* (14). For those in ministry, *bigger* means more converts, more baptisms, larger congregations, and new churches. For the *better* aspect, the pastor is expected to be a visionary leader, CEO of a volunteer organization, spiritual director, therapist, evangelist, motivational expert, and community leader (16). And if I add my personal overseas experience, maintain full-time employment for residency. When listed, these expectations seem unrealistic, but in preparing to go and serve, this is the burden we embrace for success.

For Dr. Roy, his expectation for success in a new church, was to implement the same governance, theology, and programs of his previous

successful church. However, his expectation of success did not happen. In my experience, I found it rare for God to bless a method for success that is not initiated by His Spirit. During our time of service, the workers and initial believers in Tunisia felt called by God to begin a season of focused prayer and fasting. This resulted in a significant number of baptisms and church growth. This method for success was then spread to a number of ministry organizations across the Arab World calling for a season of prayer and fasting, but results were not as those in Tunisia.

"We consider ourselves to be successful if the most significant people in our lives deem us successful," is a quote by Dr. Campolo (1980, 9). In other words, a person could be quite wealthy, an athletic star, or earn a Ph.D. and still feel failure if, for example, a father withholds praise and instead gives criticism for improvement. Dr. Roy highlights that God is the ultimate significant person in our life. As such, the standards for success differ greatly from our society, culture, and significant people in our lives. In fact, the teachings and parables of Jesus are counter-cultural where the first is last, the leader is a servant, and the meek inherit the earth. As such, it is possible to be regarded as hugely successful in the eyes of the world, yet not at all be successful in the eyes of God (45). Instead, faith in God that leads to obedience is regularly identified in Scripture as the key to success in the eyes of God (48). Dr. Roy supports this assertion in consideration of the leadership of Moses in the desert. In Exod. 17:1-7, God had instructed Moses to take his staff and strike the rock so water might come out of it for the people to drink. Almost forty years later, in Numbers 20, Moses was in a similar situation and pressured to meet the needs of the people. The overwhelming temptation was to go back to what had worked in the past, without seeking guidance from God. That's a temptation we all can feel (48).

For God, success is faithfulness. And when God does bless, our first response must be gratitude as all success ultimately comes to us from God. The temptation of our fallen nature is to take credit for the success we experience (55). The second response to success is a new resolve

for ongoing faith and obedience. In Scripture and from our firsthand experiences, there are far too many cases in which people make impressive beginnings only to end poorly (57).

In chapters four through seven, Dr. Roy discusses the experience, theology, and response to failure. Similar to the chapters on success, Dr. Roy examines failure as defined by society, the significant people in our lives, and God. Dr. Roy notes that, "The larger and more frequent our failures are, the more we will be tempted to form our identity from them" (61). In other words, if failure seems to be large and habitual, the temptation is to view the person as a failure and without worth. Dr. Roy gives a number of examples, notes that failure is experienced by everyone, and quotes J.K. Rowling at the 2008 Harvard commencement address, "Some failure in life is inevitable. It is impossible to live without failing at something, unless you live so cautiously that you might as well not have lived at all—in which case, you fail by default"(74).

In response to failure, Dr. Roy first lists unhelpful reactions: denial, silence, paralyzing fear, continuing to do the same things, and identifying oneself as a failure. Instead, he looks to the Scriptures to determine a theology of failure, which is summarized in two overarching truths: not all failures are sinful, and all our sinful failures are forgiven by God. Both are a truth of grace. This section is particularly helpful in gaining wisdom for responding to failure, whether I feel responsible for the failure or not. We live in a fallen world and deal with a fallen nature. We are forgiven and justified by his grace, which allows us to experience God's peace (94). In chapter six, Dr. Roy presents additional truths of grace for failure: that God is progressively working to transform us and our sinful failures, no failure defines our identity as Christians, and no failure will have the last word in our lives.

For practitioners who plant churches and make disciples among the least reached, I strongly recommend the last chapter, "Helping Others." This chapter focuses on assisting others through failure in their lives. As Dr. Roy writes, "If it is true that all of us will experience failure and that

it's not a question of if, but of when and how, then by extension this is true not only for ourselves but also for all those people God brings into our lives"(141).

"Helping Others" is divided into five sections: your example matters, your preaching/teaching matters, your praying matters, your presence matters, and your focus matters. As is his pattern, each section begins with an assertion followed by scriptural references and an illustrative story. The section, "Your Example Matters," highlights the need for transparency in spiritual leadership. Dr. Roy quotes Crawford Loritts, who wrote, "It's a dangerous thing to follow a leader who has never failed. Let's be honest: Anyone who claims to have never failed has a character problem—lying"(143). Similarly, those on the field live in fishbowls, as neighbors, friends, and people at the workplace observe how a Christian works through failure, struggles, and loss.

The next section on preaching emphasizes the importance of clearly sharing the foundations of our faith. Whether it is from the pulpit or at a coffee shop, we are entrusted to proclaim and teach the inspired, God-breathed Scriptures (144). Specifically, we are trusted to accurately share the truths of Scripture and faith for life application, which includes working through failure. With a strong foundation, the roots of faith go deep for weathering the concerns of life. Towards the end of my time on the field, I began to feel like a failure in my discipleship of a particular new believer. He was struggling with identity and shared that besides me, he had been meeting with an Arab pastor and another American Christian. "The pastor tells me to call myself a Christian and attend church. The other American tells me to call myself a Muslim, pray with my family, and share Christ," he said. "But you don't tell me what to do! Instead, we are always studying the Bible." My goal was to focus on a biblical foundation and to trust the Spirit to lead him accordingly. Unfortunately, this resulted in frustration for the both of us. Now years later, I am happy to hear that he attends a local house church, where he instructs the children, which I feel is an enormous success, but it didn't feel that way at the time!

The section, "Your Praying Matters," convicted me as I often feel inconsistent in upholding the needs of others, I tend to trust more in my own words to soothe and fix a situation. Dr. Roy highlights the need to be praying regularly for the members of the flock privately and together with them in a whole host of contexts (146). Prayer provides a safe place to surrender to God: the marriage that is faltering, the financial pressure that seems overwhelming, the failures felt so deeply on the job or with children (147).

Failure is often accompanied by shame. This is especially true for the Arab World where failure is often hidden and never directly addressed. In order to assist others in their failure, there must be trust, which is established by presence. The tendency of society is to ostracize failure. When we, as spiritual helpers, are able to be present with those we love in the midst of their failures, we communicate very powerfully not only our love and acceptance, but also God's (147). On the field, with Arabic as a second language and continually learning new aspects of the culture, I feel I will never be as an indigenous member of the society. However, that does not prevent my relational connection to members of the local culture. As an outsider, I am safe for discussing issues of the heart and failure. Safe, in that, it is unlikely I will use this information against him or share it with members of his family. A national believer once requested to meet with me. An arranged meeting time was unique so I knew the conversation would be serious. After greetings and informal conversation, he shared that he needed to confess that he had committed adultery. I could see he felt shame but he trusted us to come and discuss his failure. Then it came to my mind, he wasn't married, so I asked if he was in a relationship with a married woman. He seems shocked at this and said, "No, it was with my fiancée!" In response, we searched the scriptures, discussed this sin, its difference from adultery, and prayed for a path of forgiveness and restoration. Without presence and trust, this conversation would not have happened.

In the final section of the book, Dr. Roy re-emphasizes the need to keep our focus on Jesus, as he is central for grace and truth in all situations, our own failures, or the failures of others.

Above all else, we need to fix our eyes on Jesus. He is our model for dealing with failure. He is our healer, the one who alone can take away our shame and forgive our sins. He is the one who will redeem our failures and transform our lives. He is our reconciler—with God and with others. He is the one who will love us with an everlasting love. He is the one who can motivate us and move us and empower us to pick ourselves up off the ground and to keep pressing on. There is no one else. (153)

As pastors and missionaries, we are easily enamored by the reported success of ministry programs, new sharing techniques, and overwhelmingly fruitful church planting movements. Dr. Roy's book warns of the temptation to immediately begin implementing the same methodology apart from God. The result may be we are crushed when these new strategies with high expectations end in apparent failure. As such, I recommend this book for all in ministry in order to confirm God's view on success and prepare for failure when it comes. As Dr. Roy concludes, "Only with our eyes fixed on Jesus can we grow through our failures more and more to reflect our Maker and Redeemer" (155).

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Seedbed exists to sharpen and enhance our witness and church-planting efforts among the unreached by stimulating fresh insight and constructive conversation among mission practitioners around high-stakes theological, contextual, and spiritual issues in frontier church-planting and discipleship.

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