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Financial Sustainability in Ministry

by Rosemary Wahu Mbogo

Abstract

The need to achieve a threshold of financially viable and sustainable ministries cannot be overlooked in the contemporary world, just as it was a concern in the history of ministry. A current example is financial non-sustainability in Christian higher education in Kenya. This paper addresses financial stability in ministry by addressing causes of non-sustainability and recommending some remedies. The author argues that one of the main causes of financial non-sustainability is a misunderstanding of issues such as “call to ministry versus vocation”, that has caused many to leave formal employment for “fulltime ministry” and unbalanced teaching on tithes and offerings among others. Additionally, the rise of professionalism and its uncritical adoption in ministry and mimicking of corporate models stifle the ability of churches and para-church organizations to sustain their ministries. The author hopes to trigger a discussion that will eventually lead to amicable ways to initiate and nurture financially sustainable ministries.

Introduction

The subject of money and ministry is interesting and at the same time contentious and somewhat enigmatic among many believers. Some biblical texts like “For the love of money is a root of all kinds of evil” (1Tim 6:10, NIV), “you cannot serve both God and money” (Matt 6:24, NIV), and “it is easier for a camel to go through the eye of a needle than for someone who rich to enter the kingdom of God” (Mark 10:25, NIV) have been used by some people to shun the topics of financial sustainability and entrepreneurship in ministry among others. Moreover, there is apparent silence or limited information on how God provided for Jesus and His disciple’s for the three years of ministry, compared to the more comprehensive stipulations on God’s provision for the Levites shown in the Old Testament. These have contributed much confusion, indifference and lethargy on the subject, in today’s financially demanding ministries. Despite the situation, financial challenges continue to thwart ministries globally. For example, in the area most familiar to us, Christian higher education, financial sustainability remains elusive for many institutions.

Christian Higher Education Institutions in Kenya: An Example of Financial Non-Sustainability

For my dissertation in 2011, I explored the relationship of spirituality, work conditions and the job satisfaction of selected Christian higher education personnel in Kenya, specifically those involved in extension/distance

education.¹ The study involved six Christian universities. One of the independent variables was amount of monthly salaries. Comparisons were made between personnel who earned monthly salaries of KSh 40,000 and below, with those who earned 61,000 and above on their job satisfaction.

Different facets of job satisfaction were measured through the Job Descriptive Index (JDI). Statistical tests, Kruskal-Wallis and ANOVA, were used to assess the effect of monthly salaries on various job satisfaction facets. The results indicated significant differences in the mean scores of global satisfaction and satisfaction with work itself ($H[2] = 8.36, p < .05$) and ($H[2] = 13.41, p < .01$) respectively. Post hoc analysis showed significant differences between those who earned a monthly salary of KSh 40,000 and below, compared to those who earned KSh 61,000 and above, in the global job satisfaction and satisfaction with the work itself ($U = 572.50, z = -2.45, p < .05, r = -.26$), ($U = 454.00, z = -3.50, p < .001, r = -.37$) and ($F = 11.57, p < .001, \eta^2 = .40$). The overall findings on monthly salary indicated that personnel with higher salaries had higher global satisfaction, satisfaction with work itself, and satisfaction with salary.

Qualitative analysis through interviews helped to shed more light on reasons for job dissatisfaction in relation to salaries. Overall, many personnel indicated that their universities were small, struggled financially and hence “underpaid” them. This perception of being underpaid arose because of the discrepancies in salary between local employees and foreign missionaries based in the institutions.

Respondent E indicated financial constraints hampered her work because they reduced the quality of the programs. “The remunerations are not quite attractive. So I am not able to get qualified staff.” K, from a different school, indicated that his institution had experienced high turnover due to poor remuneration. According to him, only new and inexperienced faculty were willing to accept the pay they received, and after gaining experience, they moved to other institutions where they were better paid. Similarly, M pointed out that his employer was “not paying equivalent to my colleagues in other places,” that their salaries were low, and that the employer needed to raise their salaries. Respondent P, who also taught part time in one of the institutions, indicated, “there are times when it takes too long to receive payment for what has been done.”

Respondent AR also expressed concern because the financial situation had made the institution depend on the “free” services of missionaries. He explained: “Sometimes we give courses not because the courses are needed

¹ This section is a slightly modified version of part of that dissertation - Rosemary Wahu Mbogo, *Spirituality, work conditions, and the job satisfaction of extension studies personnel in Kenya's Christian higher education*. An unpublished PhD Thesis, Talbot School of Theology, Biola University, 2011.

by the students but also because those who are available are not paid by the school. Hence we sometimes offer irrelevant programs and courses because of dependence.” AR also lamented that his low income had made him dependent on his wife. He wished he were able to provide both for his family and for other needy people in the community. Similarly, JM explained that she “moonlighted” at other universities in order to make ends meet.

In some ways, personnel compared their salaries with those of their missionary counterparts. B indicated that, “You would find two of us doing the same job, in the same post, and when you look at what a missionary from the US is earning [through their sending agency], assuming the qualifications are the same, but then they are not treated the same. And that discrepancy can cause some discontent within the nationals.”

L had a sense of humor when she explained that institutions transitioning from small Bible institutes to Christian universities were used to dependence on “free” missionary services, and abused the concept of service at the expense of personnel needs. Because her institution is a small university and because it was dependent on missionary services, a similar concept of “you are serving the Lord” and “you must be given to the Lord and sacrifice” is applied to nationals in order to justify lower salaries. L continued, “But I normally say that even serving the Lord must bring bread on the table and the Lord never sends one without equipping them. So the remunerations are not quite attractive.”

KA, from a different school, affirmed this attitude when he explained that he and his colleagues usually humorously argued that they were not “missionaries,” and therefore felt that their services should be well remunerated. K explained that, in addition to his family responsibilities, he had other social responsibilities due to the poor relatives and friends who usually asked him for help. AR, from a different school, agreed that difference in remuneration between equally qualified missionaries and Africans was a problem that demoralized national personnel.

Higher education is an example of how similar scenarios that could be narrated among many ministry organizations. Even though salary is not the only factor in financial sustainability it’s the component that usually carries the highest percentage of an institution’s operating budget. Discussing financial sustainability becomes important even in Christian higher education settings.

What is Financial Sustainability?

Adingi and Stork adapted Rosengard’s definition of financial sustainability in the micro finance industry as “the development of products and delivery systems that meet client needs, at prices that cover all costs of providing these financial services ... independent of external subsidies from donors or

government”.² They admitted the definition is fast evolving with time. Similarly in ministry contexts, financial sustainability could be defined as the ability to develop programmes and delivery systems that meet the physical, social and spiritual needs of a given context, with consistent financial resources raised by each constituency, independent of special and/or occasional hoped-for donations from external sponsors and well wishers. That God created resources to sustain humanity before He created male and female is a clear indication that ministry providence is part of His plan. Since the instigation of the three-self church in the modern era, many churches (and by extension ministry organizations) have clearly not become “self-supporting, self-governing and self-propagating” for various reasons. According to Carter the concept should be the first step towards interdependence.³

But why do ministries struggle financially if God is concerned about ministry resources? To answer this question I would like to address two pertinent issues. The first issue is about the causes of financial stress in ministry including misunderstanding of “call” into ministry and the increase of materialistic trends. The second issue has to do with determining strategic ways of financial sustainability in ministry including: embracing “tent-making”/ multi-vocational ministries, and rethinking the apparent wholesome adoption of professionalism and corporate models of ministry.

Continuing Financial Constraints

Salmi addresses financial sustainability in higher education asserting the continuing constraints in high education globally.⁴ Such constraints will continue to foster an unequal playing field in the quality and scope of higher education (including Christian higher education) offered by various countries and institutions. Disparities between developed and developing countries, large and small, and public and private institutions will persist. He therefore advocates reforms in higher education financing by governments and provides three possible scenarios.

First is the supply-side financing scenario where financing in higher education is allocated to public institutions for the benefit of many. He asserts

² Jonathan Adongo and Christoph Stork. Factors influencing the financial sustainability of selected microfinance institutions in Namibia. (Ausspannplatz, Windhoek, Namibia, 2005.), 1, 26. Available from http://www.uneca.org/sites/default/files/page_attachments/jonathan_adongo_christoph_stork-1_0.pdf

³ John F. Carter, “The indigenous principle revisited: Towards a coactive model of missionary ministry,” *Asian Journal of Pentecostal Studies*. 1:1 (Jan. 1998), 73-82. Available from http://www.aps.edu/aeimages/File/AJPS_PDF/98-1-carter.pdf

⁴ J. Salmi, “Scenarios for financial sustainability of tertiary education”, in *Higher Education to 2030. Centre for Educational Research and Innovation*. (Paris: OECD, 2009), 285-322.

that the approach becomes unsustainable if performance levels are not monitored.

Second is the transformational scenario which is for countries that have already introduced cost-sharing ideas but need to vigilantly address systemic challenges in different facets of the institution. In this case governments share the cost of higher education with other stake-holders such as the parents and private donors among others. One challenge may be encountered in ensuring equitability at the vetting and allocation stages.

The third is the demand-side financing is scenario where financing is given based on student numbers in an institution. In this case, the government may allocate funds to various institutions dependent on the size of the student body. Salmi recommends some principles for sustainable financing in higher education including mobilizing sufficient resources from multiple sources, performance-based funding mechanisms and competitive allocation, and transparency in allocation policies.⁵ One inference that can be made from Salmi's observations is that financing Christian higher education and other ministry organizations requires reforms and applying multi-faceted solutions in fund development and allocation.

Causes of Financially Unsustainable Ministries

There are various causes of financial stress and non-sustainability in ministry. These include misunderstanding of what constitutes a "call" to ministry, how that call is similar to and different from employment, and the escalating rise of materialism.

1. The "Call" to Fulltime Ministry

In this age where professionalism has become widespread in ministry, it is important to reflect on the meaning of a call to ministry and the implications of that call on our lives. Many believers associate the call to ministry with total change of career, from "secular" to religious. Such a narrow view of ministry has been a cause of much distress among some believers. According to Hayes⁶, a call to ministry is meant for every believer but there are historical evidences of "special calling" for some people, where God assigns specific tasks to people. Hayes emphasizes that such instances are exceptional. There are different ways in which God has called people for specific reasons. For example, the direct divine call of Moses at the burning bush was for the purpose of delivering Israel. Jeremiah was called in his youth to be a prophet, and Paul on his way to Damascus was called to reach out to the gentiles. In all these cases, the persons heard God speak to them and sometimes in spectacular ways. However these cases are few, even in the Bible.

⁵ Salmi, "Scenarios for financial sustainability of tertiary education", 302-330.

⁶ Edward L. Hayes, "The call to ministry" in *Bibliotheca Sacra* 157, no. 625: 97 (2000), 89. EBSCOHOST (accessed December 3, 2013).

Most people receive an indirect call to ministry, for example through others: like the Levites through Moses, Jehu through Elisha, Peter through his brother Andrew, Nathaniel through Philip, Paul and Silas at Antioch through teachers and prophets, Timothy through Paul, and Matthias through the disciples at the upper room. Other times people are called through significant events in their lives such as the amazed Elisha after Elijah's was "taken up" and the perplexed Peter after experiencing the miracle of catching many fish. Notably, regardless of the method of call the author/initiator is God. Every person can receive confirmation from God about their call to ministry and regardless of the method of call to ministry, the purpose for which people are called should be clear.

When a person receives a call from God, I believe it is important to ascertain the direction God is leading. I believe Moses needed the dialogue he had with God to be convinced that he was to do the work. Jeremiah too raised some questions. God was willing to respond without condemning his servants. Therefore, waiting to sense God's direction is not a weakness, but rather, a strength, especially in the practice of self control. It is clear that God calls people to accomplish a specific task and the fact that we have biblical and historical records of many individual's ministry is evidence of the divine call and activity in their lives. All of those recorded had to consistently work hard in the ministries God called them to. One important litmus test for a call into fulltime ministry is therefore clarity about the purpose of the call. Taking time to identify and crystallize the assignment is necessary for those who feel called.

God has always provided for the needs of those he has called. Clearly, unlike the miraculous provision needed in Elijah's case, primarily due to famine and later persecution from Jezebel and Ahab (1 Kings 17:6), God usually provided "naturally" for his servants. The patriarchs had to work hard as farmers. Moses worked as a shepherd for some time, though it is not clear how he was supported after going back to Egypt. Usually, the Levites had to work their farms in addition to the rations given to them from tithes and offerings. Often the NT disciples had supporters and/or collections from wealthy and poor believers. Similarly, God provides for those called into fulltime service in mostly contextually defined ways. For example, although many evangelical churches pay their pastors from the donations of congregants, those called in other ministries such as teaching, counseling, hospitality, administration and many others have not always been remunerated, though the trend is slowly changing. Many therefore have found a home in para-church organizations but have to scavenge for support locally or depend on foreign support for the most part. The question of provision therefore has to be raised at the onset of a call to ministry.

When individuals receive a call to ministry, they need to ascertain or discern whether their call is in what Matthewson⁷ called an equipping ministry (primarily among believers), or a marketplace ministry (primarily among the “not-yet” believers). In cases where people have received a unique calling from God, provision for their ministry has not always been mentioned in the biblical text, implying God never intended to create a formula to provide for His servants. However, such cases are equally scanty so the Biblical individual’s apparent instantaneous departure from one venture to another should not be imitated mindlessly.

Unfortunately, many young people have hurriedly and haphazardly left employment for the “fulltime” ministry. The loss of income coupled with a lack of clarity on how God intends to use them has often time frustrated genuinely ignorant but zealous youth. This factor is a leading cause for unsustainable ministries. Many have consequently abandoned the ministry and many continue to languish in bitterness towards God, who seems to have rewarded their obedience with financial and material deprivation. Practically, the timing to join the fulltime ministry or, in the words of Matthewson⁸, the “permanent” ministry, should be considered. The timing should not be rushed immediately after a “missions’ conference, a time of prayer and fasting, or any other spiritual activity that may have heightened a sense of call. The significance of waiting to discern the Spirit, prepare for the task, and plan for the ministry cannot be overemphasized.

Notably, after establishing a call to fulltime ministry, many believers will seek to work with an existing ministry or some may begin their own ministry, either before or after training in ministry. Regardless of the route taken, the important question of remuneration causes many believers to lose sight of the call to ministry, due to the overlap between employment and ministerial work.

2. Employment versus Ministry

As ministry engagement strategies continue to broaden, those working in ministry need to often reevaluate their call to ministry with the purpose of remaining focused. While ministries, including church ministries, have also been forced to adhere to some statutory requirements such as advertizing for employment opportunities, potential personnel need to regularly ponder on their calling. The main question to consider is about whether one is called or employed! In Africa today, some ministry organizations, including Christian higher education, have found themselves with three categories of personnel: Volunteers, “Employees”, and “Called” staff. Volunteers are usually understood to be those working fulltime in the marketplace who feel called to help those who are working in equipping/“fulltime” ministry. Such people include fulltime school teachers, medical doctors, and IT specialists, among

⁷ D. Mathewson, *Call 2 ministry: Exploring the myths, the mystery and the meaning of following God’s call into vocational ministry*. (Maitland, FL, Xulon Press, 2003), 24-25.

⁸ *Ibid.*, 25-26

other professionals, who choose to give part of their free time to church, para-church and other ministry-oriented organizations. Employees are normally regarded as those possessing professional technical skills that they are hired to offer in the organization. The Called are perceived to be those who have left a vocation, to dedicate their time in a different vocation, which usually entails moving from a non-religious to a religious vocation. Unfortunately, these categorizations have negatively impacted the work of the ministry. Volunteers see themselves as called in a "limited" way. They can only give a limited time to the work of the ministry. They however, do not invest their time and resources to develop their skills for the ministry. If employed elsewhere, they perceive themselves as doing ministry only at the place where they volunteer. Moreover, some who are not formally employed elsewhere may volunteer with the intention of getting employment. Their call to ministry may be dubious.

Employees, even in Christian organizations, do not see themselves as called to ministry. They perceive employment as a separate thing from what they do at church or during mission outreaches. These people usually get their jobs primarily by applying for them and presenting their convincing credentials followed by a convincing interview, and negotiating a handsome wage. Many of them see their employment as an indicator of their giftedness or qualifications and may not consider the place of employment as a ministry context. Such workers regularly change jobs wherever they perceive a chance to earn higher salaries or better working conditions. Some in the employment category join organizations due to their relationships with an influential person in the organization. The "godfather" may have hired such people after identifying giftedness, or as a benevolent action towards a friend or a relative. At times, the godfather extends his benevolence after an emotional verbal or written communication where the job seeker is suffering extenuating circumstances such as an orphan who suddenly needs to provide for siblings, a retrenched worker, or a worker abused by a former employer. Such employees owe their allegiance to the godfather and may leave employment depending on the stability of the relationship or the tenure of the godfather. The "employment" is another cause of non-sustainability in ministry, either due to the overhead costs as Christian organizations struggle to retain personnel, or due to godfather "protection" over non-performing employees.

The "called" ones in ministry are mostly associated with a definite divine experience that marks their calling. They draw their motivation for ministry from that experience. While these tend to commit their energies to ministry, their definition for ministry is usually narrow. Those who changed careers tend to see ministry as an engagement with a religious body. Some even see ministry as limited to teaching, preaching, praying for the sick, counseling, discipleship etc, while they do not see cleaning, cooking, accounting, information technologies and other "clerical or technical" work as ministry. They tend to give much time to "equipping ministries" (in the words of

Mathewson mentioned earlier⁹) to the neglect of “market-place ministries that demand evangelism. They also do not invest adequate time to furnish themselves with skills needed to understand changing societal trends for the purpose of remaining relevant. With time, their approaches become outdated. Additionally, some may have failed to distinguish the “voice of God” from a strong felt need to change their over-demanding, unfulfilling, or low-paying careers. For example, some may have felt called to ministry to escape stressful circumstances at work. Others may have gotten tired of their monotonous routine and hence opted out of employment. Therefore some of those may have just needed to change their careers to something else and not necessarily for the work of the ministry.

3. The Rise of Materialism

One of the biggest challenges for ministry sustainability is the apparent obsession with wealth among full-time ministers. This may have been as a result of various contextual and personal influences. The popular prosperity gospel has been a major contributor to unsound and unbiblical patterns of thought among Christian workers and congregants. Many Christian workers these days associate involvement in full-time service with the right to become wealthy. Financial struggle is understood as indication of God’s non-involvement in one’s ministry or as sign for lack of call.

Abuse at the hands of senior ministers has caused discontentment among “junior” staff. For example, many of those who begin with sacrificial giving of themselves at the genesis of their ministries begin to reflect on the disparity between their own provisions and those of their seniors. When they begin to notice that the “senior” or the full-time minister has begun to climb the economic ladder, apparently without considering them in sharing their “kill”, indifference begins to set in. They sometimes desire to break out of poverty, especially if they observe upward social and financial mobility among their seniors. This is especially true for senior ministers who build ministries from scratch and with limited resources. They may gradually develop an “entitlement” attitude where they feel the ministry ought to repay them for their sacrifice. This attitude is furthered if no administrative structures have been developed to provide accountability checks and wean the ministry out of individual ownership into corporate/community/ecclesial ownership. As the ministry becomes endowed, they begin to amass wealth to themselves, often at the neglect of their juniors. The neglect of junior ministers is further propelled in a “retaliatory” attitude, where the senior minister may argue that upcoming ministers need to suffer economically just like them to test if they are truly called by God. This is kind of retaliation approach to personnel management opines that: “Because I suffered financially when I got into ministry, others must suffer if they are truly called”. Other senior pastors take a

⁹ Mathewson, *Call 2 ministry*, 24.

blithe or carefree attitude, arguing that since God miraculously provides for them to be super rich, their assistants should also trust the same God to meet their own needs. This has become a source of great pain among some junior ministers. Unfortunately some gradually arrive at similar extreme tendencies where, instead of sacrificial giving of themselves and their resources, they become passionate hoodwinkers and misers, and some leave that ministry altogether. The reaction of an offended junior may lead to burnout, church and ministry splits and/or ministry attrition, and revenge which potentially become catalysts for non-sustainability in ministry. This non-sustainability is mainly due to these hurting ministers giving premature birth to their own new micro-church or para-church organization.

Towards Financial Sustainability

There are various ways of enhancing financial sustainability in ministry. For ministries to be financially stable, leaders have to be proactive in developing mechanisms to ensure fund development. Fund development is wider than fundraising; it includes friend-raising, fundraising and financial stewardship. It must encompass generous giving, consistent saving, wise investment, realistic spending, and accountability. However, ministries must curb the vices that hinder financial stability by embracing tent-making/multi-vocational approaches to ministry, balancing professionalism with ministry, and countering extreme corporate models of doing ministry.

1. Embracing Tent Making/Multi-vocational Ministries

Siemens sees tent-making as a ministry model adapted from Paul, where career missionaries go to otherwise closed nations for the purpose of missionary outreach in the context of their work and during their free time.¹⁰ She contends that the same reasons that motivated Paul to use the approach should be the same reasons that motivate Christians to do tent-making today. These reasons are credibility, identification and modeling.

There has been an abuse in some evangelical circles of what it means to live by faith. For many, living by faith has implied detachment from income generating or wealth creating activities, whether through business or employment. The main reason seems to lay in a misinterpretation of the Bible.

In the gospels, Jesus is himself presented as an itinerant minister with no description of any daily occupation. Jesus is seen as one who calls Peter, James, John and others from their careers to make them “fishers of men”. The gospels are silent as to whether the disciples totally abandoned their fishing career immediately, given that Jesus seems to have met Peter on several occasions before “leaving” his fishing gear behind. Moreover, Jesus asked

¹⁰ Ruth E. Siemens. The vital role of tentmaking in Paul's mission strategy. *International Journal of Frontier Missions*. 14, No. 3 (July-September, 1997), 123-124. EBSCOHOST (accessed December 3, 2013).

Peter to fish to get money for their tax, and later after Jesus had died, the disciples had gone fishing (Matthew 12:24-27).

While itinerary preaching demanded quite a bit of travel, the New Testament is clear that other forms of ministry are complimented by daily occupation. Paul clearly made tents sometimes to make ends meet (Acts 18:1-3). For example, he teamed up with Priscilla and Aquila in tent making to supply his needs and of those he served with. He did not want to be burdensome to the church. Sometimes, Paul accepted donations from those of sincere hearts like the Philippians. He also raised funds from churches to help the needy in Judea. All these were different roles demanded by his ministry. Patton grapples with the question of multi-vocational engagements and wonders whether people have to move to only one specified role in ministry:

What if, instead of defining these roles as multiple and parallel, we could consider them in active, organic relationship with each other, mutually relating to and supporting one another? Remember the seesaw? If one side of that seesaw starts to drop while you are balancing in the middle, you adjust by putting weight on the other side. The two sides connect and directly interact; there is no such thing as a one-sided seesaw. Is it possible, by analogy, that there is no such thing (or should not be any such thing) as a one-sided expression of ministry? Is it possible, our readings of popular biblical texts aside, that God calls us not in spite of our other commitments, but because of them? Because of who we are and what we already do? Because of where, and with whom, we already spend our time? What if God's call to us actually takes all of that, all of us, into account?¹¹

Patton's argument is worth considering.

The Old Testament shows that Levites, who were called to be in ministry, carried out different roles. Aaron and his sons, the priests of Israel, were to prepare the articles in the Ark of the Covenant for daily use and for travel. Kohathites were to take care of and carry the most holy things in the tent of meeting, among other responsibilities (Numbers 4:4). The Gershonites and the Merarites were to take care of the tabernacle and to move it (Numbers 4:24; Leviticus 7:7-8). Clearly, the ministry aspects of the Levites were not limited to teaching and preaching, as some tend to think of ministry today. Even during the time of David when fulltime musicians were appointed from among the Levites (1Chronicles 20: 1), others still took roles as security officers and cleaners among other duties (1 Chronicles 20). In contemporary settings, few people want to participate in the administrative and clerical aspects of ministry. There is need to consider that even Aaron the high priest did not spend all his time in the Holy of Holies or sprinkling the blood on the altar. For instance, an Israelite bringing an offering slaughtered the animal, but the priests offered it

¹¹ Alison Patton and J. Buttrick, "Call and compromise: "balancing" ministry and family" in the *Chicago Theological Seminary Register*, 94, No. 2-3 (2007), 53. EBSCOHOST (accessed December 3, 2013).

on the altar. Additionally, the priests were to offer morning and evening sacrifices daily. This was not a conceptual act, it meant physically slaughtering and roasting the meat. It was hard work, equivalent to that done in a slaughter house or by a cook in the kitchen, for a significant amount of time daily! The Levites were also community health workers, land surveyors, statisticians and judges among other roles mentioned in the Scriptures (Numbers 4:1-20; 1 Chronicles 20; Numbers 8:5-14). These were the roles of full-time ministers.

The early missionaries who came to Africa seemed to understand this concept of ministry. They came as missionaries but did not invariably abandon their professions. Those who needed to change their careers to match the needs of the African context did so. They came as teachers, doctors, technicians, etc. However, one area that was left remains a challenge today - business engagement. The Christian businessman seem to have been left raising money to support the missionaries, while secular companies established industries in Africa along with the gradual demand for protection from their mother countries. This ultimately culminated in the colonization of Africa. Later, mission agencies encountered financial distress as the masses began to demand education and other services. The situation forced the missionaries to ask for financial help from the government. This became the genesis of the secularization of the education sector as governments demanded more control of the education sector that they were now financially supporting.¹² The ability to raise sufficient funds among missionaries met limitations of investment capital and time among missionaries who were overburdened by the need to offer essential services for their mission stations and their environs.

In the church, clergy began to agitate for more pay as they observed their missionary counterparts endowed with more material wealth raised from the west. The situation propelled the missionary movement into advocating that African churches should become "self-governing, self-propagating, and self-supporting." However, churches and their clergy continued to depend on the congregants for tithes and offerings with little effort being directed to income generating projects.

The focus on tithing as only the giving of 10% of an income without clear guidelines on how the tithing principle applies to those in the business and informal sectors demonstrates a lack of sound biblical teaching. The generosity expected of the Israelite community is sometimes underestimated and many texts that address tithing are not used in preaching. The various types of offerings are usually perceived as ritualistic with little application for today. However, biblical texts show various types and uses of tithes and offerings in the Old Testament (Dt. 14:22, 28; Num. 27:30-33; Dt. 12:6; Dt.

¹² J. Allan Gottneid, ed. *Church and education in Tanzania*. (Nairobi: East African Publishing House, 1976), 184-185.

12:17; Num. 18:21). Hence, the principle of generosity is in both the Old and New Testaments. Lopsided teaching on tithing has meant that people who could give more are content with giving just 10% in obedience to the law. Generosity is sacrificed on the altar of half-baked teaching on tithing. Unfortunately, many in the informal sector are not trained in faithful stewardship of their practical skills to make tithing and other giving consistent. Worse still, some para-church organizations have even been under-supported since their inception. Removed from the tithe pie by local churches, they have had to depend on well-wishers for “left over” funding. Therefore, lack of proper teaching on financial stewardship has culminated in un-necessarily limited giving which continues to cripple ministries financially.

Overall, donations have been perceived by religious organizations and “full-time ministers” to be the more “spiritual” means of God’s providence as opposed to business and other income generation endeavors. Worse still, without training or models for income generation, ministries have suffered economically and even more so after independence from the colonial power. For many years Christians have wondered whether those in business are “properly” saved. The challenges embedded in trying to combine business with ministry are enormous as experienced by many ministries in history. However, the challenges seem to be due to the separation of calling and vocation. When those who devote themselves in “full-time” ministry begin to create business ventures to overcome financial challenges, those ventures rarely succeed without involving those whose calling is to do business. Those called for business can, with the support of the wider church, do it with the diligence and skill needed to succeed. Thankfully, the business approach to missions and ministry is becoming common with the growth of the movement: “Business as mission”¹³. There is, however, the need for business as mission to be integrated with sound theological thinking¹⁴ and ethical business practices without compromising standards of excellence. The evangelical church has to engage spiritual business thinking and practice to become salt and light in the world, both as an example for wealth creation and for the purpose of influencing business policy and practice in the national arena.

2. Balanced Professionalism in Ministry

With the rise of mega churches, the demand for professionalism has shifted the focus from those who are “called” to people who “possess skills” to accomplish certain tasks. Appraisals are also done, not on the basis of the minister’s vibrant, growing relationship with God, but on how professionally the ministry is accomplished. While there is no problem with professionalism, there is a big problem when professionalism becomes a god, the center of

¹³ Tom Steffen and Mike Barnett, eds, *Business as Mission: From Impoverishment to Empowerment*. (Pasadena, CA: William Carey Library, 2006), 15-16.

¹⁴ J. Andrew Kirk, *Mission under scrutiny: Confronting contemporary challenges*. (Minneapolis, MN: Fortress Press, 2006), 49-56.

focus in ministry. We therefore need to apply integrated models where we balance between professionalism and spiritual formation. The challenge with the former is that it produces project-oriented ministers where the focus is primarily on fulfilling donor-dictated goals to the neglect of God-directed mandates. The other challenge is that ministers who focus on fulfilling such goals may soon be overwhelmed by the demands of their projects. Busyness therefore becomes a major threat to ministry, inhibiting time with God and stunting spiritual growth. We need to maintain a balance and remind Christian workers of their mandate to “be with Christ” in order to “become His disciples”.

A big difficulty with the skewed professional models is the tendency to be highly secularized. For example, salaries are determined by comparison with other professional organizations. The comparison usually leads to inflated budgets due to the high cost of salaries. The cost of paying professional ministers gradually becomes unbearable, making many ministries unsustainable. This situation is evident in many institutions dedicated to Christian Higher Education. For example, five of the six institutions involved during my dissertation research reported remarkable budget constraints.¹⁵ Some had moved from or were in the process of moving from small Christian colleges to full-blown chartered universities. The move introduced national government standards that pressured them to compare not only their programmes, but the qualifications and salaries of their counterparts in other chartered universities. This results in increased salaries for personnel. The situation has stretched many budgets to the limit, especially in wages.

3. Counter Extreme Corporate Models

A key challenge in ministry sustainability is copying the corporate (NGO, company, etc) model. The growth of Christian NGOs has impacted lifestyles in significant ways. From the onset of para-church organizations, leaders had to look outside the church for financial support. Individuals or groups of people who spotted gaps in ministry often campaigned by convincing those of like minds to support their causes financially and otherwise. In some cases, support was overwhelmingly given and many of those organizations have been sustained, primarily through endowment funds. Such organizations include the YMCA, World Vision, and the Red Cross. But many of these organizations nowadays operate as NGOs. While NGOs are meant to deal with pertinent social-economic issues that are not adequately addressed by other sectors in the community, NGOs have grown to become the biggest manufactures of aristocrats. Unfortunately, many Christian organizations that originally sought to help the needy, usually operating with a great deal of volunteer assistance have gradually imitated NGOs. Overheads are usually huge due to big salaries. Many of these are often forced to use uncouth

¹⁵ Mbogo, *Spirituality, work conditions, and the job satisfaction of extension studies personnel in Kenya's Christian higher education*, 246-248.

methods to fundraise. While their main source of income is donations from average income earners, they pay high remuneration packages that raise their staff up the economic ladder way above ordinary citizens in a community. The situation pressurizes other Christian organizations and non-profit and charitable organizations to increase salaries due to a high turnover rate of personnel into the “well paying” institutions. Evidently, the NGOs’ complex remuneration policy is due to the presence of various categories of personnel, especially local and expatriate. The desire to be fair to all employees results in high pay packages for some local people. The situation is often similar for organizations hosting foreign missionaries and local personnel. As locals agitate for equal rights, salaries become bigger. The disparities created during colonial days between the incomes of missionaries versus local ministers, or between colonial masters and local laborers, have created tensions that seem to bring about the quest for more pay. Additionally, deteriorating economic conditions globally have further complicated the situation. As ministry leaders we need to continually beware of the corporate model and encourage those who serve to be committed to service and to continually reflect on the implications of their call in the context of the increasing pressure towards materialism. This calls for bold steps to counter greedy and gluttonous trends towards ever more wealth. Even the most idealistic believers called to ministry find themselves caught up in the materialistic pursuit like the rest of the world.

Conclusion

Ministry leaders find themselves at a critical point in their ministry where financial sustainability is a challenge. While global economic recession has played a major role, there are contextual issues that have to be addressed to attain sustainability. These include: clarifying the call to ministry, rejecting materialism, encouraging the establishment of multi-vocational ministries, balancing professionalism and discarding corporate models in ministry. My hope is that the challenges discussed in this paper will generate aimed a continuing discussion on the topic. Further research is needed on pertinent issues including, but not limited to, partnerships and collaborations, merging of small ministry enterprises, performance-guided but cooperative models of ministry, and efficient processes in ministerial service delivery. Such discussions and subsequent reflections will eventually encourage those in ministry not to be obsessed about money/wealth, position/power and the allures of social strata/class. Attention should be given to attaining biblical goals in ministry while endeavoring to work with “all might, strength and soul” and to do “everything as unto the Lord”. The governing work ethic should be guided by love for God who created work for human enjoyment, and as instrumental in dominating the earth and collaborating with God. The ultimate desire is that ministry organizations will grow towards financial sustainability.

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